

MISSOURI'S HIDDEN CIVIL WAR: FINANCIAL CONSPIRACY  
AND THE DECLINE OF THE PLANTER ELITE, 1861-1865

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A dissertation  
presented to  
the Faculty of the Graduate School  
University of Missouri-Columbia

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In partial fulfillment  
of the Requirements for the Degree

Doctor of Philosophy

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by  
MARK W. GEIGER

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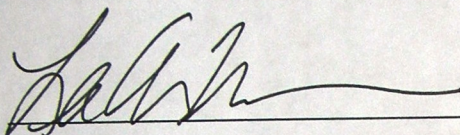
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FINANCIAL CONSPIRACY AND THE END OF THE PLANTER ELITE,  
1861-1865

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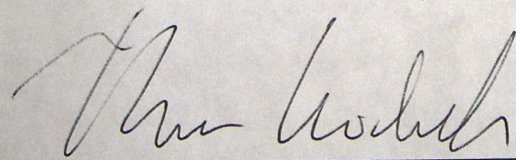
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## ABSTRACT

This dissertation explores a previously unknown Civil War financial conspiracy that backfired and caused a great deal of collateral damage among Missouri's pro-southern population. In 1861, a small group of pro-secession politicians, bankers, and wealthy men conspired to divert money illegally from Missouri's banks to arm and equip rebel military units then forming throughout the state. The scheme's collapse eventually caused a revolution in land ownership and permanently altered the state's political economy. Most of these events occurred in Missouri's main slaveholding district along both banks of the Missouri River, in an area slightly smaller than West Virginia. The narrative begins in January 1861 and ends in the 1880s.

The present study grew out of my discovery, in Missouri circuit court records, of the archival traces of a large check-kiting scheme. Further research in judicial and financial sources showed that Missouri's banks paid the equivalent of hundreds of millions of today's dollars in unsecured loans to the state's southern sympathizers, in return for sham collateral. After Confederate defeat, litigation arising from these loans resulted in sheriffs' sales of over a half million acres of farmland. These land sales effectively ended the plantation system in Missouri and the leading role of Missouri's planters. The widespread distress caused by the land sales also intensified the state's notorious guerrilla insurgency, the worst

such conflict ever fought on American soil. Bushwhackers whose names can be identified and who lived in the indebted counties overwhelmingly came from families stripped of their property in the widespread litigation.

The financial history of the Civil War in the West has been hitherto largely unresearched. The dissertation traces the effect of financial decisions and conditions on wartime politics, and explains certain social and economic outcomes that otherwise seem anomalous. Because Missouri's banks were instrumental in these events, the dissertation considers at length the development of antebellum state banking, its role in the slave economy, and the banking industry's wartime transformation. The industry discussion rests on an analysis of the banks' financial statements for the period 1859–1865, reconstructed through forensic accounting. The resulting data are the most complete set of financial statistics extant for any state's banking industry in the period.

## INTRODUCTION

In early 1861 at the height of the secession crisis in the United States, a small group of powerful men conspired to divert money from Missouri's banks. The group was committed to the southern cause, and included the state's governor and members of his administration, senior bankers, and various other rich men. The money was to be used to buy arms for the rebel military units then forming throughout the state. The plan defrauded many innocent parties of all political persuasions, but instead backfired against its perpetrators and caused mass indebtedness among the state's pro-southern population. In the final years of the war, the state's civil courts forced the sale of over a half million acres of farmland to satisfy these debts. The resulting distress intensified Missouri's wartime guerrilla insurgency, and contributed to postwar emigration and the near disappearance of the state's planter class.

Historians have previously missed this conspiracy, and have not researched southern moneyraising in Missouri. At the time, the mayhem of the war masked the plot, which drew little corrective action by the government or military authorities. The incident resembled an epidemic that ran its course without public-health intervention. For those caught up in the indebtedness,

including a good portion of Missouri's richest planters and their extended families, it meant the end of a way of life.<sup>1</sup>

Geographically, most of the action described here occurred in Missouri's slaveholding district and nearby counties. These counties bordered both banks of the Missouri River and encompassed a hinterland about two counties deep, in an area slightly smaller than West Virginia. In 1860 this region was called the Boonslick, and since the 1940s it has been known as Little Dixie. This was the area of earliest settlement in the interior of the state, the most prosperous agricultural region, and the seat of southern culture and slaveholding in Missouri.

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<sup>1</sup> Secondary sources on the general history of Missouri that were consulted include E. Maurice Bloch, *The Paintings of George Caleb Bingham: A Catalog Raisonne'* (Columbia, Mo.: University of Missouri Press, 1986); Howard L. Conrad, *Encyclopedia of the History of Missouri* (New York: Southern History Company, 1901); William Cronon, *Nature's Metropolis: Chicago and the Great West* (New York: W. W. Norton, 1991); Walter Bickford Davis and Daniel S. Durrie, *Illustrated History of Missouri* (St. Louis: A. S. Hall, 1876); *History and Descriptive Review of Missouri* (Kansas City: John Lethem, 1891); William Rufus Jackson, *Missouri Democracy: A History of the Party and its Representative Members, Past and Present* (St. Louis: S. J. Clarke, 1935); Arthur Roy Kirkpatrick, "Missouri on the Eve of the Civil War," *Missouri Historical Review* 55, no. 2 (January 1961); Gary R. Kremer and Lawrence O. Christensen, *History of Missouri*, vol. 4, *1875 to 1919* (Columbia, Mo.: University of Missouri Press, 1997); Perry McCandless, *History of Missouri*, vol. 2, *1820 to 1860* (Columbia, Mo.: University of Missouri Press, 2000); William E. Parrish, *History of Missouri*, vol. 3, *1860-1875* (Columbia, Mo.: University of Missouri Press, 2001); William E. Parrish, *Turbulent Partnership: Missouri and the Union, 1861-1865* (Columbia, Mo.: University of Missouri Press, 1963); Floyd C. Shoemaker, *Missouri and Missourians* (Chicago: Lewis, 1943); Walter B. Stephens, *Centennial History of Missouri (The Center State). One Hundred Years in the Union* (Chicago: S. J. Clarke, 1921); Walter B. Stevens, *Missouri the Center State, 1821-1915* (Chicago-St. Louis: S. J. Clarke, 1915); David Thelen, *Paths of Resistance: Tradition and Dignity in Industrializing Missouri* (New York: Oxford University Press, 1986); Walter Williams and Floyd C. Shoemaker, *Missouri Mother of the West* (Chicago: American Historical Society, 1930).

Secondary-source histories St. Louis used in this study include Jeffrey S. Adler "Yankee Colonizers and the Making of Antebellum St. Louis," *Gateway Heritage* 12, no. 3 (Winter 1992): 4-19; James Cox, *Old and New St. Louis* (St. Louis: Central Biographical Publishing, 1894); Richard Edwards and M. Hopewell, M.D, *Edwards' Great West and her Commercial Metropolis. Embracing a General View of the West and a Complete History of St. Louis* (St. Louis: Edwards' Monthly, 1860); William Hyde and Howard L. Conrad, *Encyclopedia of the History of St. Louis* (St. Louis: Southern History Company, 1899); James N. Primm, *The Lion of the Valley: St. Louis, Missouri 1764-1980* (St. Louis: Missouri Historical Society, 1998); L. U. Reavis (St. Louis: *The Future Great City of the World* (St. Louis: Gray, Baker, 1875); J. Thomas Scharf, *History of St. Louis City and County* (Philadelphia: Louis H. Everts, 1883); Walter B. Stephens, *St. Louis: The Fourth City, 1764-1909* (St. Louis: S. J. Clarke, 1909).



The Boonslick was also the home base of the Central Clique, a powerful political faction of rich planters, merchants, and professionals who dominated Missouri politics for the four decades before the Civil War. At times this account describes events outside these geographical borders. In the critical months between the 1860 election and the outbreak of fighting in Missouri in June 1861, the most important events in this story took place in St. Louis. Later, the guerrilla violence affected most of the state, but was most severe in the Boonslick and nearby counties.<sup>2</sup>

This history begins in January 1861 when Missouri's pro-secession governor-elect, Claiborne Fox Jackson, assumed office. The story ends in the 1870s and 1880s, with an analysis of the social and economic effects of the mass indebtedness, and the resulting property sales and population shifts. Background

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<sup>2</sup> The forty-one counties in which ten or more circuit court cases for these sorts of debts were found comprised a total area of 23,248 square miles, compared to West Virginia's 24,078 square miles. FedStats, <http://www.fedstats.gov/qf/states/29000.html>, viewed January 27, 2006. Principal sources on the Boonslick region of Missouri include Robert M. Crisler, "Missouri's 'Little Dixie,'" *Missouri Historical Review* 42, no. 2 (January 1948): 130-39; Michael Dickey, *Arrow Rock: Crossroads of the Missouri Frontier* (Arrow Rock, Mo.: Friends of Arrow Rock, 2004); Robert L. Dyer, *Boonville: An Illustrated History* (Boonville, Mo.: Pekitanoui Publications, 1987); Robert W. Frizzell, "Southern Identity in Nineteenth-Century Missouri: Little Dixie's Slave-Majority Areas and the Transition to Midwestern Farming," *Missouri Historical Review* 99, no. 3 (April 2005): 238-60; Thomas B. Hall, "John Sappington," *Missouri Historical Review* 24 (January 1930); Thomas B. Hall, II and Thomas B. Hall III, *Dr. John Sappington of Saline County, Missouri 1776-1856* (Arrow Rock, Mo.: Friends of Arrow Rock, 1975); R. Douglas Hurt, *Agriculture and Slavery in Missouri's Little Dixie* (Columbia, Mo.: University of Missouri Press, 1992); R. Douglas Hurt, "Planters and Slavery in Little Dixie," *Missouri Historical Review* 88, no. 4 (July 1994): 397-415; Kenneth Adell Lewallen, "Economic Inequality in the Upper South: The Concentration of Wealth in Lafayette County, Missouri 1850-1860," (Ph. D. diss, Kansas State University, 1980); Christopher Phillips, *Missouri's Confederate: Claiborne Fox Jackson and the Creation of Southern Identity in the Border West* (Columbia, Mo.: University of Missouri Press, 2000); and Stuart F. Voss, "Town Growth in Central Missouri," *Missouri Historical Review* 64 (January 1970):197-217.

material about Missouri's society, politics, economy, and banking is included as necessary.<sup>3</sup>

### *Historiographical Outline*

This study grew out of an archival find, and relies on various disparate kinds of evidence. The most important primary source data, the county circuit court records, provided the starting point, but are not enough without other financial and legal sources. This work touches on both economic and social history, exploring economic events that produced important social changes. The

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<sup>3</sup> Secondary sources on the Civil War in Missouri that focus on events inside the state that were used here included Caroline Bartels, *The Civil War in Missouri Day by Day: 1861-1865* (Shawnee Mission, Kans.: Two Trails Publishing, 1992); Thomas A. Belser, Jr. "Military Operations in Missouri and Arkansas, 1861-1865" (Ph.D. diss, Vanderbilt University, 1958); Albert E. Castel, *A Frontier State at War: Kansas, 1861-1865* (Ithaca, N. Y.: Cornell University Press, 1958); Albert E. Castel, *General Sterling Price and the Civil War in the West* (Baton Rouge: Louisiana State University Press, 1968); Arthur Roy Kirkpatrick, "Missouri's Secessionist Government, 1861-1865," *Missouri Historical Review* 45, no. 2 (January 1951): 124-37; Kathleen White Miles, *Bitter Ground: the Civil War in Missouri's Golden Valley—Benton, Henry and St. Clair Counties* (Warsaw, Mo.: The Printery, 1971); Jeremy Neely, "Divided in the Middle: A History of the Kansas-Missouri Border, 1854-1896 (Ph.D. diss, University of Missouri, 2004); Daniel O'Flaherty, *General Jo Shelby—Undefeated Rebel* (Chapel Hill: University of North Carolina Press, 1954); William E. Parrish, *Turbulent Partnership: Missouri and the Union, 1861-1865*. Columbia, Mo.: University of Missouri Press, 1963; Christopher Phillips, *Damned Yankee: The Life of General Nathaniel Lyon* (Baton Rouge: Louisiana State University Press, 1996); Christopher Phillips, "Judge Napton's Private War: Slavery, Personal Tragedy, and the Politics of Identity in Civil War-Era Missouri." *Missouri Historical Review* 99, no. 3 (April 2005): 212-37; Phillips, *Missouri's Confederate*; Thomas L. Snead, *The Fight for Missouri from the Election of Lincoln to the Death of Lyon* (New York: Charles Scribner & Sons, 1886); and Barry R. Sude, "Federal Military Policy and Strategy in Missouri and Arkansas, 1861-1863: A Study of Command Level Conflict" (Ph.D. diss, Temple University, 1987).

Secondary sources on the Civil War in Missouri that were mainly concerned with the state's role in the larger conflict included Bruce S. Allardice, *More Generals in Gray* (Baton Rouge: Louisiana State University Press, 1995); Frederick H. Dyer, *A Compendium of the War of the Rebellion* (New York: T. Yoseloff, 1959); Gen. Clement A. Evans, *Confederate Military History: a Library of Confederate States History* (Secaucus, N.J.: Blue & Grey Press, 1975); Robert L. Kerby, *Kirby Smith's Confederacy: The Trans-Mississippi South, 1863-1865* (New York: Columbia University Press, 1972); James M. McPherson, *Battle Cry of Freedom: The Civil War Era* (New York: Oxford University Press, 1988 James M. McPherson, "From Limited War to Total War: Missouri and the Nation, 1861-1865," *Gateway Heritage* 12, no. 4 (1992) 14-19; Ezra J. Warner, *Generals in Gray: Lives of the Confederate Commanders* (Baton Rouge: Louisiana State University Press, 1959).

first part of this study describes the early plot to get money for the pro-southern Missouri State Guard, changes to these plans, and the resulting developments that created widespread indebtedness in the Boonslick and nearby counties. The second half of the study analyzes the effects of the indebtedness. These outcomes included an intensified guerrilla war in Missouri, a seriously weakened planter class, and, by the end of the war, changes in the state's character, culture, and leadership.

Missouri's antebellum state banking industry and its wartime transformation are secondary topics of this study. Missouri's bankers are examined as a case study in entrepreneurial behavior, and a section of this dissertation considers common characteristics marking the career paths and decision-making patterns within this group. At the outbreak of the Civil War Missouri's banks, only three years old, were still managed by the entrepreneurs who had founded them. As entrepreneurial partnerships, these banks shared many characteristics with the banks in industrializing New England. In both places, extended-family partnerships raised capital through the sale of stock, and used the money to grant preferential loans to family members and other insiders. Naomi Lamoreaux describes this brand of family capitalism in *Insider Lending: Banks, Personal Connections, and Economic Development in Industrial New England*. According to Lamoreaux, these banks as they existed in New England resembled investment clubs, and shares of stock were like mutual-fund shares in the portfolio of business interests in which the banks invested. Since the bankers knew the borrowers well, defaults were rare and capital was used efficiently to

promote industrial development and growth. Lamoreaux also describes how these banks transformed into more impersonal and bureaucratic institutions in the post-Civil-War period. Salaried professional managers came to manage the banks, rather than part-time administrators drawn from the ranks of the largest shareholders. These later banks engaged more in arm's-length transactions with a wider range of clients, and profit-and-loss considerations outweighed personal connections.<sup>4</sup>

The Missouri data show that family connections were as important in the state's antebellum banking as in Lamoreaux's New England. In Missouri, however, the practice of insider lending led to disaster. Missouri's bankers, pro-southern almost to a man, viewed the banks as their own property, and used the banks' money to support their personal politics. Professional managers would have acted instead to preserve the banks' capital, reputation, and business

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<sup>4</sup> Secondary sources on entrepreneurship used in the preparation of the present study included John C. Cawelti, *Apostles of the Self-Made Man* (Chicago: University of Chicago Press, 1965); Elizabeth Chell, Jean Haworth and Sally Brearley. *The Entrepreneurial Personality: Concepts, Cases and Categories* (London: Routledge, 1991); William B. Claycomb, "John S. Jones: Farmer, Freighter, Frontier Promoter," *Missouri Historical Review* 73 (July 1979): 434-50; James W. Goodrich, "In the Earnest Pursuit of Wealth: David Waldo in Missouri and the Southwest, 1820-1878," *Missouri Historical Review* 66 (January 1972): 155-84; Sidney M. Greenfield, Arnold Strickon and Robert T. Aubey, ed., *Entrepreneurs in Cultural Context* (Albuquerque, N.M.: University of New Mexico Press, 1979); John B. Miner, *A Psychological Typology of Successful Entrepreneurs* (Westport, Conn.: Quorum Books, 1997); Joseph Alois Schumpeter, *Theory of Economic Development; an Inquiry into Profits, Capital, Credit, Interest, and the Business Cycle* (Cambridge: Harvard University Press, 1934); Thorstein Veblen, *The Theory of Business Enterprise* (New York: Mentor Books, 1932); and Paul H. Wilken, *Entrepreneurship: A Comparative and Historical Study* (Norwood, N.J.: Ablex Publishing, 1979). Naomi R. Lamoreaux, *Insider Lending: Banks, Personal Connections, and Economic Development in Industrial New England* (New York: Cambridge University Press, 1994), 22-8, 48-51, 84.

commitments. Instead, the bankers' family ties and loyalties compromised their institutions.<sup>5</sup>

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<sup>5</sup> Besides Lamoreaux, other principal works on the general history of banking in this period that were consulted in the preparation of this study included Rajesh K. Aggarwal and Tarik Yousef, "Islamic Banks and Investment Financing," *Journal of Money, Credit and Banking* 32, no. 1 (February 2000), 93-120; Edward J. Balleisen, *Navigating Failure: Bankruptcy and Commercial Society in Antebellum America* (Chapel Hill: University of North Carolina Press, 2001); Howard Bodenhorn, *State Banking in Early America: A New Economic History* (New York: Oxford University Press, 2003); John Crosby Brown, *A Hundred Years of Merchant Banking* (New York: private printing, 1909); Alfred D. Chandler, Jr., *Scale and Scope: The Dynamics of Industrial Capitalism* (Cambridge: Belknap Press, 1990); Charles A. Conant, *A History of Modern Banks of Issue* (New York: G. P. Putnam's Sons, 1902); Davis R. Dewey, *State Banking Before the Civil War* (Washington, D. C.: Government Printing Office, 1910); Lynne Pierson Doti and Larry Schweikart, *Banking in the American West: From the Gold Rush to Deregulation* (Norman, Okla.: University of Oklahoma Press, 1991); Milton Friedman and Anna Jacobson Schwartz, *A Monetary History of the United States, 1867-1960* (Princeton, N.J.: Princeton University Press, 1963); Charles R. Geisst, *Wall Street: A History* (New York: Oxford University Press, 1997); Steven Hahn and Jonathan Prude, ed., *The Countryside in the Age of Capitalist Transformation: Essays in the Social History of Rural America* (Chapel Hill: University of North Carolina Press, 1985); Bray Hammond, *Banks and Politics in America: From the Revolution to the Civil War* (Princeton, N.J.: Princeton University Press, 1957); Bray Hammond, *Sovereignty and an Empty Purse: Banks and Politics in the Civil War* (Princeton, N.J.: Princeton University Press, 1970); James L. Huston, *The Panic of 1857 and the Coming of the Civil War* (Baton Rouge: Louisiana State University Press, 1987); Roger LeRoy Miller and David D. Van Hoose, *Essentials of Money, Banking and Financial Markets* (New York: Addison-Wesley, 1997); Forest E. Myers, *Basics for Bank Directors*, 2nd ed. (Kansas City: Federal Reserve Bank of Kansas City, 1998); Margaret G. Myers, *A Financial History of the United States* (New York: Columbia University Press, 1970); L. S. Pressnell, *Country Banking in the Industrial Revolution* (Oxford: Clarendon Press, 1956); Larry Schweikart, *Banking in the American South from the Age of Jackson to Reconstruction* (Baton Rouge: Louisiana State University Press, 1987); Kenneth Spong, *Banking Regulation: Its Purposes, Implementation, and Effects*, 4th ed. (Kansas City: Federal Reserve Bank of Kansas City, 1994); Abraham L. Udovitch, "Reflections on the Institutions of Credits and Banking in the Medieval Islamic Near East," *Studia Islamica* 41 (1975), 5-21; and Harold D. Woodman, *King Cotton and his Retainers: Financing and Marketing the Cotton Crop of the South, 1800-1925* (Columbia, S. C.: University of South Carolina Press, 1990).

Secondary sources on the history of Missouri banking included Lewis Atherton, "The Pioneer Merchant in Mid-America," *University of Missouri Studies* 14, no. 1 (January 1, 1939): 1-127; John R. Cable, "The Bank of the State of Missouri," *Studies in History, Economics and Public Law* 102, no. 2 (1923); Mark W. Geiger, "Missouri Banks and the Civil War" (M. A. thesis, University of Missouri, Columbia, 2000); Timothy W. Hubbard and Lewis E. Davids, *Banking in Mid-America: A History of Missouri Banks* (Washington, D.C.: Public Affairs Press, 1969); Sister Jeanne Marie Poelker, "History of the Bank of St. Louis" (M.A. thesis, St. Louis University, 1959); and James N. Primm, *Economic Policy in the Development of a Western State, Missouri 1820-1860* (Cambridge: Harvard University Press, 1954).

Secondary sources on the history of accounting included Richard P. Brief, *Nineteenth Century Capital Accounting and Business Investment* (New York: Arno Press, 1976); Michael Chatfield, *A History of Accounting Thought*, revised edition (Huntington, N.Y.: Robert E. Krieger, 1977); John Howard Feldmann, "The Income Statement—Past, Present, Future" (M. A. Thesis (Columbia, Mo.: University of Missouri, 1947); Gary John Previts and Barbara Dubis Merino, *A History of Accountancy in the United States: The Cultural Significance of Accounting* (Columbus: Ohio State University Press, 1998); Stewart Schackne, *Designers of Order: The Story of*

Like the New England banks in Lamoreaux's study, the Missouri banks became more impersonal and bureaucratic institutions after the Civil War, but they changed for different reasons. According to Lamoreaux, as New England became a capital-rich region, competition forced the bankers to look beyond the family circle for profitable lending opportunities. Missouri's banks instead almost failed because of their ill-considered actions in the financial conspiracy described in this study. Afterward, the banks were drained of funds and desperately needed new capital to survive. The money came mostly from outsiders who demanded formal institutional and legal safeguards for their investments. The Missouri case does not challenge Lamoreaux's model, but is a deviant instance in which the banks modernized not because of economic development, but because of their managers' mistakes.

This study addresses another topic that has so far received little attention, namely community and grassroots financing for southern military forces. Douglas Ball's *Financial Failure and Confederate Defeat* looks at macroeconomic issues such as the Confederacy's taxation, bond issues, and monetary circulation. However, Ball does address such issues as military procurement and payment, which are considered in detail here. In *The Reconstruction of Southern Debtors*, Elizabeth Lee Thompson assesses the impact of the federal Bankruptcy Act of 1867 and the federal courts on the Reconstruction-era South. While Thompson discusses the characteristics of southerners who petitioned for bankruptcy, her analysis does not consider the

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*Accountancy Briefly Told* (New York: American Institute of Certified Public Accountants, 1970); and O. Ten Have, *The History of Accountancy*, 2nd ed. (Palo Alto, Calif.: Bay Books, 1986).

source of their debts. Larry Schweikart, in *Banking in the American South from the Age of Jackson to Reconstruction*, gives a general history of banking in the South in this period. Schweikart is mainly concerned with the banks' role in the South's failure to industrialize. In *Masters without Slaves*, James Roark recognizes that southern planters after 1865 suffered heavy debt burdens. However, Roark does not consider the origin of these debts or their effect on planter persistence. So far, there is little research on how communities armed and equipped southern troops.<sup>6</sup>

In Missouri, these financing efforts eventually contributed to Missouri's well-known guerrilla war, a topic discussed in detail in the present work. Most books on Civil War guerrilla warfare focus on commonalities across regions and do not address the aberrant features of Missouri's violence, namely its intensity and extent. Also, existing scholarship mostly sees social attitudes, including racism, trumping economic issues in the guerrillas' motivations. In *When the Yankees Came: Conflict and Chaos in the Occupied South, 1861-1865*, Stephen V. Ash addresses changes in southern civilian areas caused by the arrival of Union troops. According to Ash, the occupying army removed the usual peacetime restraints and unleashed widespread extralegal violence directed at other southerners as well as the invaders. Though in many occupied areas the southern poor turned against the middle and upper classes, the guerrillas were not, in Ash's view, chiefly motivated by class hatreds. Usually, southern rich and

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<sup>6</sup> Douglas Ball, *Financial Failure and Confederate Defeat* (Urbana, Ill.: University of Illinois Press, 1991), 1-2, 14-17, 22-23. Schweikart, *Banking in the American South*. James L. Roark, *Masters Without Slaves: Southern Planters in the Civil War and Reconstruction* (New York: W. W. Norton, 1977), 136-37, 173-77, 178.

poor alike in the occupied areas joined forces to keep the freedmen intimidated. The guerrillas themselves came from every social class, and found common cause in southern attitudes toward ennoblement through violence, and defense of honor against a degrading military occupation. Missouri's southern men would have felt such degradation and humiliation even more sharply, owing to the loss of their land to the victorious Unionists.<sup>7</sup>

Michael Fellman, in his influential work *Inside War: the Guerrilla Conflict in Missouri during the American Civil War*, does address Missouri's singularity. Fellman argues the struggle in Kansas in the 1850s between pro- and antislavery militias gave Missourians a head start on the guerrilla war, creating an intensifying cycle of reprisals and counter-reprisals that was well under way by 1861. Southern prejudice against the German-American militia units sent into "English" areas also contributed to the guerrilla attacks. Fellman is likely correct about the importance of the Kansas legacy, but a problem with studying connections between the Kansas border war and the later guerrilla fighting is the

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<sup>7</sup> Ash also presents evidence that the ranks of the guerrillas were swelled by returning Confederate troops whose enlistments had expired and by deserters. Ash, *When the Yankees Came*, 47-49, 125, 168, 181. Corroborating Ash's findings, Kenneth W. Noe also found that the guerrillas in western Virginia came from every social class. Noe, "Who Were the Bushwhackers? Age, Class, Kin, and Western Virginia's Confederate Guerrillas, 1861-1862," *Civil War History* 49, no. 1 (March 2003): 1-25. Additional secondary sources on the general history of guerrilla activity during the Civil War that were used in this study include Benjamin Franklin Cooling, *Fort Donelson's Legacy: War and Society in Kentucky and Tennessee, 1862-1863* (Knoxville, Tenn.: University of Tennessee Press, 1997); Noel C. Fisher, *War at Every Door: Partisan Politics and Guerrilla Violence in East Tennessee, 1860-1869* (Chapel Hill: University of North Carolina Press, 1997); George M. Fredrickson, "Why the Confederacy Did Not Fight a Guerrilla War after the Fall of Richmond: A Comparative View," Thirty-fifth Annual Fortenbaugh Memorial Lecture (Gettysburg, Pa.: Gettysburg College, 1996); Robert L. Kerby, *Kirby Smith's Confederacy: The Trans-Mississippi South, 1863-1865* (New York: Columbia University Press, 1972); James Garfield Randall, "The Confiscation of Property During the Civil War" (Ph.D. diss, University of Chicago, 1911); Daniel E. Sutherland, "Guerrilla Warfare, Democracy, and the Fate of the Confederacy," *Journal of Southern History* 68, no. 2 (May 2002): 259-92.



limitations of the surviving records. Except for a few prominent men, including Claiborne Fox Jackson and Joseph O. Shelby, contemporary sources do not name individual Missourians who joined the Kansas proslavery militias. Some Missouri bushwhackers wrote memoirs after the Civil War, but they do not mention the Kansas struggle. The documentation on the land sales and the Civil War guerrillas is much more complete, and the present study is able to proceed by studying groups of specific individuals.<sup>8</sup>

Finally, the mass indebtedness described here seriously weakened Missouri's planter class after the war. While historians have studied the fate of

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<sup>8</sup> Fellman, *Inside War*, 21-22, 239-40. First-hand accounts of Missouri's guerrilla war that were consulted for this study include O. S. Barton, *Three Years with Quantrill: a True Story Told by his Scout* (Norman, Okla.: University of Oklahoma Press, 1992). Edwards, *Noted Guerillas*. Hampton Boone Watts, *The Babe of the Company* (Fayette, Mo.: Democrat-Leader Press, 1913); also Cole Younger, *The Story of Cole Younger, by Himself* (New York: Press of the Henneberry Company, 1903). Secondary sources specifically concerned with the guerrilla conflict in Missouri included Don R. Bowen, "Quantrill, James, Younger, *et al.*: Leadership in a Guerrilla Movement, Missouri, 1861-1865," *Military Affairs* 41, no. 1 (February 1977): 42-48; Richard S. Brownlee, *Gray Ghosts of the Confederacy: Guerrilla Warfare in the West, 1861-1865* (Baton Rouge: Louisiana State University Press, 1984); Albert E. Castel and Thomas Goodrich, *Bloody Bill Anderson: The Short, Savage Life of a Civil War Guerrilla* (Mechanicsburg, Pa.: Stackpole Books, 1998); Albert E. Castel, *A Frontier State at War: Kansas, 1861-1865* (Ithaca, N.Y.: Cornell University Press, 1958); Albert E. Castel, "Kansas Jayhawking Raids into Western Missouri in 1861," *Missouri Historical Review* 54, no. 1 (October 1959): 1-11; Albert E. Castel, *William Clarke Quantrill: His Life and Times* (Norman, Okla.: University of Oklahoma Press, 1999); Joanne C. Eakin and Donald R. Hale, *Branded as Rebels*, vol. 1 (Independence, Mo.: Wee Print, 1993); Thomas Goodrich, *Black Flag: Guerrilla Warfare on the Western Border, 1861-1865* (Bloomington, Ind.: Indiana University Press, 1999); Thomas Goodrich, *War to the Knife: Bleeding Kansas, 1854-1861* (Mechanicsburg, Pa.: Stackpole Books, 1998); Edward E. Leslie, *The Devil Knows How to Ride: The True Story of William Clarke Quantrill and his Confederate Raiders* (New York: Random House, 1996); Charles R. Mink, "General Order Number Eleven: The Forced Evacuation of Civilians During the Civil War," *Military Affairs* 34, no. 4 (1970): 132-36; Jay Monaghan, *Civil War on the Western Border* (Lincoln, Nebr.: University of Nebraska Press, 1955); Neely, "Divided in the Middle" Mark E. Neely, Jr., "Retaliation: The Problem of Atrocity in the American Civil War," 41<sup>st</sup> Annual Robert Fortenbaugh Memorial Lecture (Gettysburg, Pa.: Gettysburg College, 2002); Ann Davis Niepman, "General Order Number Eleven and Border Warfare During the Civil War," *Missouri Historical Review* 66, no. 2 (1972): 185-210; Bruce Nichols, *Guerilla Warfare in Civil War Missouri, 1862* (Jefferson, N. C.: McFarland, 2004); William A. Settle, Jr., *Jesse James Was His Name, or, Fact and Fiction Concerning the Careers of the Notorious James Brothers of Missouri* (Columbia, Mo.: University of Missouri Press, 1966); W. Wayne Smith, "An Experiment in Counterinsurgency: The Assessment of Confederate Sympathizers in Missouri," *Journal of Southern History* 35, no. 3 (July 1969): 361-80; T. J. Stiles, *Jesse James: Last Rebel of the Civil War* (New York: Alfred Knopf, 2002).

the planter class in the former Confederate states for decades, Missouri's planters have received little attention. R. Douglas Hurt's *Agriculture and Slavery in Missouri's Little Dixie* presents a detailed picture of Missouri's planter society before the war, but devotes no space to the post-1865 fortunes of this group. The classic work on the southern planter class in the postwar period is C. Vann Woodward's *Origins of the New South, 1877-1913*. In Woodward's view, after Reconstruction ended in the 1870s, a new class, which Woodward names the "Redeemers," rose to power throughout the South. The Redeemers were not former planters, and their families had not owned slaves before the war. Instead, the Redeemers were a new business class of capitalist entrepreneurs, with bourgeois values and an interest in northeastern-style industrialization and economic progress. These were the men, Woodward argues, who made the New South.<sup>9</sup>

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<sup>9</sup> R. Douglas Hurt, *Agriculture and Slavery in Missouri's Little Dixie* (Columbia, Mo.: University of Missouri Press, 1992). Besides Hurt, other secondary sources specifically concerned with Missouri's planters that were used in this study included Miles W. Eaton, "The Development and Later Decline of the Hemp Industry in Missouri," *Missouri Historical Review* 43, no. 4 (July 1949): 344-59; Frizzell, "Southern Identity in Nineteenth-Century Missouri;" Hurt, "Planters and Slavery in Little Dixie;" Kenneth Adell Lewallen, "Economic Inequality in the Upper South: The Concentration of Wealth in Lafayette County, Missouri 1850-1860" (Ph. D. diss, Kansas State University, 1980); O'Flaherty, *General Jo Shelby*; Phillips, *Missouri's Confederate*; and Phillips, "Judge Napton's Private War."

Secondary sources on the general history of antebellum southern planters that were used in preparing this study were Douglas B. Ball, *Financial Failure and Confederate Defeat* (Urbana, Ill.: University of Illinois Press, 1991); Balleisen, *Navigating Failure*; Dwight Billings, *Planters and the Making of the "New South": Class, Politics and Development in North Carolina, 1865-1900* (Chapel Hill: University of North Carolina Press, 1979); Carolyn Earle Billingsley, *Communities of Kinship: Antebellum Families and the Settlement of the Cotton Frontier* (Athens, Ga.: University of Georgia Press, 2004); Harold Bushman, *The Refinement of America: Persons, Houses, Cities* (New York: Vintage Books, 1993); Randolph B. Campbell, "Population Persistence and Social Change in Nineteenth-Century Texas: Harrison County, 1850-1880," *Journal of Southern History* 48, no. 2 (May 1982): 185-204; Joan E. Cashin, "The Structure of Antebellum Planter Families: 'The Ties that Bound us was Strong'," *Journal of Southern History* 56, no. 1 (February 1990): 55-70; Robert W. Fogel and Stanley L. Engerman, *Time on the Cross; the Economics of American Negro Slavery* (Boston: Little, Brown, 1974); Eric Foner, *A*

Jonathan Wiener challenged Woodward's thesis in *Social Origins of the New South*, and Wiener's view is now the prevailing one. Wiener studied planters from five Black Belt counties in Alabama and found that few new families came forward after the war. On the contrary, the richest families between 1850 and 1860 were the same as in the following decade. After the war, the plantation families managed to keep control over the newly free black labor force through a mix of gang labor, tenant farming, sharecropping, and debt

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*Short History of Reconstruction* (New York: Harper & Row, 1990); Lacy Ford, "Rednecks and Merchants: Economic Development and Social Tensions in the South Carolina Upcountry, 1865-1900," *Journal of American History* 71, no. 2 (September 1984): 294-318; Lee W. Formwalt, "Antebellum Planter Persistence: Southwest Georgia—A Case Study," *Plantation Society in the Americas* 1, no. 3 (October 1981): 410-29; Elizabeth Fox-Genovese and Eugene D. Genovese, *Fruits of Merchant Capital: Slavery and Bourgeois Property in the Rise and Expansion of Capitalism* (New York: Oxford University Press, 1983); Eugene D. Genovese, *The Political Economy of Slavery: Studies in the Economy and Society of the Slave South* (Middletown, Conn.: Wesleyan University Press, 1989); Hahn and Prude, *The Countryside in the Age of Capitalist Transformation*; Allan Kulikoff, *The Agrarian Origins of American Capitalism* (Charlottesville, Va.: University Press of Virginia, 1992); Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge: Harvard University Press, 2003); Carl H. Moneyhon, "The Impact of the Civil War in Arkansas: The Mississippi River Plantation Counties," *Arkansas Historical Quarterly* 51, no. 2 (1992): 105-18; James Oakes, *The Ruling Race: A History of American Slaveholders* (New York: Alfred Knopf, 1982); Edward Pessen, *Riches, Class and Power Before the Civil War* (Lexington, Mass.: Heath, 1973); Roger L. Ransom and Richard Sutch, *One Kind of Freedom: The Economic Consequences of Emancipation* (New York: Cambridge University Press, 1977); Roark, *Masters Without Slaves*; Scott A. Sandage, *Born Losers: A History of Failure in America* (Cambridge: Harvard University Press, 2005); William Kauffman Scarborough, *Masters of the Big House: Elite Slaveholders of the Mid-Nineteenth Century South* (Baton Rouge: Louisiana State University Press, 2003); Laurence Shore, *Southern Capitalists: The Ideological Leadership of an Elite* (Chapel Hill: University of North Carolina Press, 1986); Stephen Stowe, *Intimacy and Power in the Old South: Ritual in the Lives of the Planters* (Baltimore: Johns Hopkins University Press, 1987); Stephen Stowe, "The Rhetoric of Authority: The Making of Social Values in Planter Family Correspondence," *Journal of American History* 73, no. 4 (March 1987): 916-33; Elizabeth Lee Thompson, *The Reconstruction of Southern Debtors: Bankruptcy after the Civil War* (Athens, Ga.: University of Georgia Press, 2004); A. Jane Townes, "The Effect of Emancipation on Large Landholdings, Nelson and Goochland Counties, Virginia," *Journal of Southern History* 45 (August 1979): 403-12; Jonathan M. Wiener, "Planter Persistence and Social Change: Alabama, 1850-1870," *Journal of Interdisciplinary History* 7, no. 2 (Autumn 1976): 235-60; Jonathan M. Wiener, *Social Origins of the New South* (Baton Rouge: Louisiana State University Press, 1978); Woodman, *King Cotton*; C. Vann Woodward, *Origins of the New South, 1877-1913* (Baton Rouge: Louisiana State University Press, 1971); Gavin Wright, *Old South New South* (New York: Basic Books, 1966); Gavin Wright, *The Political Economy of the Cotton South: Households, Markets and Wealth in the Nineteenth Century* (New York: Norton, 1978); Bertram Wyatt-Brown, *Honor and Violence in the Old South* (New York: Oxford University Press, 1982); and Bertram Wyatt-Brown, *Southern Honor: Ethics and Behavior in the Old South* (New York: Oxford University Press, 1986).

peonage. In Wiener's Marxist analysis, however, the old elite became a new class by investing in and managing the eventual industrialization of the South. This so-called "Prussian road" to development thus involved the same people acting in new roles in a new relationship to the means of production. Dwight Billings' *Planters and the Making of the "New South": Class, Politics and Development in North Carolina, 1865-1900* also challenges Woodward's argument of planter decline. Billings also finds evidence that North Carolinian planters managed to keep their social and economic primacy after 1865. Unlike Wiener, however, who finds conflict between planters and merchants with the former winning, Billings finds upper-class consensus in North Carolina.<sup>10</sup>

The present study uses a method similar to Wiener's, tracking samples of planter families through multiple censuses. In Wiener's and Billings' works, the planter-class persistence in Alabama and North Carolina depended on these families' land ownership after 1865. Missouri's planters, on the other hand, lost their land in the mass indebtedness. What happened to Missouri's planters happens to support Woodward's position, but Missouri may be a special case. A second development that did not occur in other southern and border states also affected Missouri's planters. Unlike those states, Missouri received large numbers of immigrants from the Midwest, New England, and abroad after the war. Carpetbaggers notwithstanding, in the former Confederacy most of the heirs to social primacy were native-born southerners and locals, rather than newcomers.

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<sup>10</sup> Wiener, *Social Origins of the New South*, 35.

The financial conspiracy of 1861 transformed the social landscape and in some ways altered the character of the state. In 1861, outside observers and most of the state's own citizens considered Missouri to be a southern state. Today this southern identification no longer prevails, and the turning point for this change was the Civil War. In 1861 Missouri was the boundary between the northern and southern sections of the country. By 1870, the boundary was further south. While most historians grant that a cultural transformation occurred in Missouri, there is little agreement about its nature and extent. Christopher Phillips in *Missouri's Confederate: Claiborne Fox Jackson and the Creation of Southern Identity in the Border West* argues that Missourians thought of themselves chiefly as westerners until the Civil War. In Phillips's view, the fight over secession, and especially over slavery, converted Missourians into southerners. After the war, however, Phillips views Missouri's southern identity as problematic. Gary R. Kremer and Lawrence O. Christensen, in *A History of Missouri, 1875 to 1919*, argue there was no single "Missouri character" in the late nineteenth century. Instead, there was then greater loyalty to the state's regions and to local neighborhoods than to the state as a whole.<sup>11</sup>

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<sup>11</sup> Phillips, *Missouri's Confederate*. Kremer and Christensen, *History of Missouri*. Other secondary sources on Missouri's regional identity used in this study included Adler, "Yankee Colonizers;" Nicholas Adzick, "Agrarian Discontent in Missouri 1865-1880: The Political and Economic Manifestations of Agrarian Unrest" (Ph.D. diss, St. Louis University, 1977); Michael Cassity, *Defending a Way of Life: An American Community in the Nineteenth Century* (Albany, N.Y.: State University of New York Press, 1989); Homer Clevenger, "Missouri Becomes a Doubtful State," *Mississippi Valley Historical Review* 29, no. 4 (March 1943): 541-56; Crisler, "Missouri's 'Little Dixie;'" L. Steven Demaree, "Post-Civil War Immigration to Southwest Missouri, 1865-1873," *Missouri Historical Review* 69, no. 2 (January 1975): 169-90; Frizzell, "Southern Identity in Nineteenth-Century Missouri;" Richard J. Hardy, Richard R. Dohm and David A. Leuthold, ed., *Missouri Government and Politics* (Columbia, Mo.: University of Missouri Press, 1995); Lloyd A. Hunter, "Missouri's Confederate Leaders after the War," *Missouri Historical Review* 67, no. 2 (April 1973): 371-96; Larry Olpin, "Missouri and the Civil

David Thelen in *Paths of Resistance: Tradition and Dignity in*

*Industrializing Missouri* also views the state as made up of separate regional cultures that commanded local loyalty. Thelen argues the state's regional identity changed owing to a confrontation between the traditional values of family and community and a newer culture of individualism and business competition.

Thelen describes various kinds of resistance, beginning with "primitive resistance" but including broader and more sophisticated efforts to restore local control. Michael Cassity in *Defending a Way of Life: An American Community in the Nineteenth Century* finds the same attachment to localism in his study of the town of Sedalia in Pettis County, Missouri. Cassity suggests that the arrival of the railroads to Sedalia in 1861 overturned traditional, nonmarket ways of living and introduced a conflict between precapitalist and capitalist forces. Both Thelen and

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War Novel," *Missouri Historical Review* 85, no. 1 (October 1990): 1-20; Phillips, "Judge Napton's Private War;" Stiles, *Jesse James*; Thelen, *Paths of Resistance*; and Voss, "Town Growth in Central Missouri."

Secondary sources used in this study that were concerned with the overall development of southern identity included Wilbur J. Cash, *The Mind of the South* (New York: Alfred A. Knopf, 1941); Stanley L. Engerman, "The Economic Impact of the Civil War," *Explorations in Entrepreneurial History* 3, no. 3 (1966): 176-99; Steven Hahn, "Class and State and Postemancipation Societies: Southern Planters in Comparative Perspective," *American Historical Review* 95, no. 1 (February 1990): 75-98; Alfred J. Hanna and Kathryn A. Hanna, *Confederate Exiles in Venezuela* (Tuscaloosa, Ala.: Confederate Publishing, 1960); Eugene C. Harter, *The Lost Colony of the Confederacy* (College Station, Tex.: Texas A & M University Press, 2000); Lawrence F. Hill, "The Confederate Exodus to South America," *Southwestern Historical Quarterly* 39 (October 1935): 100-34; (January 1936): 161-99; (April 1936): 309-26; Jacqueline Jones, *The Dispossessed: America's Underclasses from the Civil War to the Present* (New York: Basic Books, 1992); Terry G. Jordan, "The Texas Appalachia," *Annals of the Association of American Geographers* 60, no. 3 (September 1970): 409-27; Frank A. Knapp, Jr., "A New Source on the Confederate Exodus to Mexico: The Two Republics," *Journal of Southern History* 19, no. 3 (August 1953): 364-73; D. W. Meinig, *The Shaping of America*, vol. 2, *Continental America, 1800-1867* (New Haven: Yale University Press, 1993); Michael J. Piore, *Birds of Passage: Migrant Labor and Industrial Societies* (Cambridge: Cambridge University Press, 1979); Jose Arthur Rios, "Assimilation of Emigrants from the Old South in Brazil," *Social Forces* 26, no. 2 (December 1947): 145-52; Wellman, *A Dynasty of Western Outlaws*; LeeAnn Whites, *Gender Matters: Civil War, Reconstruction, and the Making of the New South* (New York: Palgrave MacMillan, 2005); and Wiener, *Social Origins of the New South*.

Cassity use contemporary sources to show that postwar industrialization caused resentment and rear-guard resistance from a mainly agricultural old order.

This study, relying on public documents such as circuit court, land, and census records, arrives at different conclusions. The pro-southern Missourians who became indebted came disproportionately from the upper strata of Missouri rural society, and for years had been engaging in for-profit commercial agriculture. These men wanted more connection to the national market, not less. Many had been in the forefront of the railroad agitation of the 1850s. The Missourians hurt by the indebtedness violently resisted what they viewed as a tyrannical government, but nothing suggests they were resisting the capitalist market. The southern roots and sympathies of these people were not part of some rural idyll.<sup>12</sup>

The financial and legal sources used in this study point to a different conflict of values from the one described by Thelen and Cassity. Of all the people living in central Missouri before the Civil War, the bankers had the closest connections to the eastern cities and the developing national market. To do business, however, they had to mediate between two worlds: the big wholesale houses and financial-center banks in the coastal cities, and, in the bankers' own neighborhoods, a culture of traditional, socially embedded crony capitalism. In the crisis of 1861, the bankers had to choose between these loyalties, and they chose the second. Beneath community, the bankers had a second, deeper stratum of loyalty: to kith and kin. The bankers' communities believed strongly in the

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<sup>12</sup> Thelen, *Paths of Resistance*, 13-17, 29-35, 59-65, 70-77; Cassity, *Defending a Way of Life*.

southern cause, but family connections determined who would borrow large sums of money, and who the bankers would give it to. A modern observer would view many of the family ties linking these people as remote, and the willingness of these Missourians to act on ties extending so far beyond the nuclear family is striking.<sup>13</sup>

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<sup>13</sup> Secondary sources consulted on the subject of family ties, authority and communication included Billingsley, *Communities of Kinship*; Cashin, "The Structure of Antebellum Planter Families;" 55-70; John Mack Faragher, *Sugar Creek: Life on the Illinois Prairie* (New Haven: Yale University Press, 1986); Robert C. Kenzer, *Kinship and Neighborhood in a Southern Community: Orange County, North Carolina, 1849-1881* (Knoxville, Tenn.: University of Tennessee Press, 1987); Cynthia A. Kierner, "Hospitality, Sociability, and Gender in the Southern Colonies," *Journal of Southern History* 62 (August 1996): 449-80; Lamoreaux, *Insider Lending*; Ralph Mann, "Mountains, Land and Kin Networks: Burkes Garden, Virginia, in the 1840s and 1850s," *Journal of Southern History* 58, no. 3 (August 1992): 411-34; Stephanie McCurry, *Masters of Small Worlds: Yeoman Households, Gender Relations, and the Political Culture of the Antebellum South Carolina Low Country* (New York: Oxford University Press, 1997); Daniel Scott Smith, "All in Some Degree Related to Each Other': A Demographic and Comparative Resolution of the Anomaly of New England Kinship," *American Historical Review* 94, no. 1 (February 1989), 44-79; Stowe, *Intimacy and Power*; Stowe, "The Rhetoric of Authority."

Sources on market embeddedness and network theory that were used in this study included Roger Gould, "Why Do Networks Matter? Rationalist and Structuralist Interpretations," in *Social Movements and Networks: Relational Approaches to Collective Action*, ed. Mario Diani and Doug McAdam (Oxford: Oxford University Press, 2003), 233-57; Mark Granovetter, "Economic Action and Social Structure: The Problem of Embeddedness," *American Journal of Sociology* 91, no. 3 (November 1985): 481-510; Peter V. Marsden and Noah E. Friedkin, "Network Studies of Social Influence," in *Advances in Social Network Analysis: Research in the Social and Behavioral Sciences*, ed. Stanley Wasserman and Joseph Galaskiewicz (Thousand Oaks, Calif.: Sage Publications, 1994), 2-26; Victor Nee and Paul Ingram, "Embeddedness and Beyond: Institutions, Exchange and Social Structure," in *The new Institutionalism in Sociology*, ed. M. Brinton and V. Nee (New York: Russell Sage Foundation, 1998), 19-45; and Sageman, *Understanding Terrorist Networks*.

Secondary sources used in this study concerning the topic of groupthink included Rebecca Welch Cline, "Groupthink and the Watergate Cover-up: The Illusion of Unanimity," in *Group Communication in Context: Studies of Natural Groups*, ed. Lawrence R. Frey (Hillsdale, N.J.: Lawrence Erlbaum Associates, 1994), 199-223; Irving L. Janis, *Groupthink: Psychological Studies of Policy Decisions and Fiascoes* (Boston, Mass.: Houghton Mifflin, 1982); Clark McCauley, "The Nature of Social Influence in Groupthink: Compliance and Internalization," *Journal of Personality and Social Psychology* 57, no. 2 (August 1989): 250-60; Bertram H. Raven, "Groupthink, Bay of Pigs, and Watergate Reconsidered," *Organizational Behavior and Human Decision Processes* 73, nos. 2-3 (February-March 1998): 352-61; Mark Schafer and Scott Crichlow, "Antecedents of Groupthink: A Quantitative Study," *Journal of Conflict Resolution* 40, no. 3 (September 1996): 415-35; Ronald R. Sims, "Linking Groupthink to Unethical Behavior in Organizations," *Journal of Business Ethics* 11, no. 9 (September 1992); ; Marc D. Street and William P. Anthony, "A Conceptual Framework Establishing the Relationship Between Groupthink and Escalating Commitment Behavior," *Small Group Research* 28, no. 2 (May 1997):



## *Chapter Summaries*

This study is divided into three sections. The first section, “Financial Conspiracy,” includes chapters one and two, and describes the background and Governor Jackson’s initial conspiracy with the bankers. The political and military backstory is itself complex, and well documented in other histories. The description of Governor Jackson’s plot with the bankers, however, is all original work. Section two of this study, “Insider Lending,” consists of chapters three through six and is also original scholarship. This section describes how the branch bankers financed the southern forces after Governor Jackson’s original plan had failed, and how the Unionists responded. The final section of this study, “Social Consequences,” is also almost all original scholarship, and considers the social outcomes of the financial history related earlier. Case histories of individual bankers, borrowers, bushwhackers, and planters are included throughout the account. Where enough biographical data survive, certain individual histories are followed throughout the course of the financial scheme and its aftermath.

Chapter One, “Missouri Banks in the Secession Crisis,” sets the stage for the action in the following chapters. The most important figures at this time were a small group of political and military leaders and senior bankers, most of them in St. Louis. The chapter begins with the 1860 election, which provoked growing polarization and tension in Missouri between hostile factions of Unionists and

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267-93; Paul T. t’Hart, *Groupthink in Government: A Study of Small Groups and Policy Failure* (Baltimore: Johns Hopkins University Press, 1994).

secessionists. In early 1861, the political tensions were dragging the state toward a financial crisis, and the governor and general assembly intervened to save the situation. The financial situation gave Governor Jackson and his friends leverage over the banks, and an opportunity to channel money illegally to the state militia. However, fighting broke out in St. Louis and Boonville in May and June 1861, and disrupted the governor's plans. Later, from exile, the Jackson government passed several financing measures to cover military outlays, though this government was by that time powerless to carry them out. Pro-southern Missourians, however, viewed this government as the sole legitimate authority in the state. Southern bankers could reasonably think their later actions were legal, including, at a stretch, using unwilling depositors' money for bogus loans.

Chapter Two, "Banks, Bankers, and Planters," describes the main features of the economy of the Boonslick region and adjoining counties along the Missouri River, where the rest of this history takes place. This region had most of the state's branch banks, which existed chiefly to serve the region's main industry, agricultural production by slave labor for sale to the southern market. The medium and large planters and bankers of the Boonslick, who controlled most of the region's finances, were mainly responsible for the banks' later actions. The planters' and bankers' business dealings, however, were only part of a complex web of kinship and social ties that influenced decision making. These noneconomic considerations, combined with the restrictive, insider control of the banks and the banks' importance to the surrounding communities, all caused great damage in the financial meltdown that occurred.

Chapter Three, “Promissory Notes,” is the first of two chapters describing the grassroots financing of southern forces in the interior of the state. Chapter Three resumes where Chapter One left off, and describes the actions of the branch banks after the Jackson government’s ouster. In a scheme that previous histories of this region in the Civil War have not noticed, leading citizens in the most pro-southern counties wrote thousands of short-term, unsecured promissory notes to buy supplies for rebel forces. These notes put bankers and signers alike at great risk, along with those depositors whose money was used without their knowledge or consent. Most of the banks in the state participated in this lending, which occurred in forty-one counties and involved several thousand people. This chapter also considers the issue of leadership. The wide geographic extent of the lending and the power vacuum left behind by the Jackson government both suggest that central coordination of the lending was weak or nonexistent. However, the uniformity of the borrowing over a wide territory suggests a high degree of coordination among more local, decentralized agents. These characteristics match the topology of what sociologists refer to as a small-world network.

Chapter Four, “Kinship and Social Connections,” examines bankers and borrowers close up. Both groups made up only a small percentage of all southern sympathizers in these counties, and kinship determined who signed a promissory note and received money from a bank, and who did not. Using the signatures on the notes as a documentary source, the kinship connections linking these people prove much broader and more complex than is common today in the United

States. A careful study of these connections sheds light on the lending process and on power relations in these families. Lines of leadership and authority all lead to a few central individuals, who disproportionately controlled important business, political, and social positions.

Chapter Five, “The Unionist Response,” describes Union efforts to stop the flow of money to the rebels, once the scheme was noticed: Union officials seized both the money and the bankers. The first policy was badly mishandled and later abandoned, after causing severe public relations problems. Replacing pro-southern bankers with Union men proved more successful, but was a chaotic and sometimes violent business, resulting in the shooting deaths of several bankers. After Union men controlled the banks the flow of money to the rebels stopped, but the banks were on the brink of failure because of the hemorrhaging of funds. Much of Missouri’s economy shut down during the war, but the lack of banking services impeded even a modest recovery. The banks desperately needed new capital, and in the short term the only place to look for it was from the southern men who had defaulted on the debts they incurred in 1861 and 1862. Only the courts could collect these debts, however, and most courts had suspended sessions. The unremitting guerrilla violence, itself inflamed by the indebtedness, made ordinary civilian government impossible.

Chapter Six, “Judicial and Legislative Challenges to Debt Collection,” describes the countermeasures taken by the notes’ signers to avoid debt collection. In 1862 and 1863 Union forces gradually tightened their grip on the countryside, allowing the county circuit courts to resume sessions. As soon as they were able,

the banks filed of thousands of lawsuits to recover the debts defaulted in 1861 and 1862. Since southern sympathizers had been purged from the state judiciary as well as the banks, the notes' signers received victors' justice in these courts. Still, they had no choice but to petition for relief in the enemy's courts and state legislature. The lawsuits' defendants tried avoid collection three different ways: delay in the lower courts, passage of stay laws in the state general assembly, and appeals to the Missouri supreme court. All three strategies failed, leaving the defendants with no further legal recourse to avoid court judgments and sheriffs' auctions of their property. Only extralegal defenses remained.

Chapter Seven, "Bushwhackers and Indebtedness," considers another dimension of the financial crisis by tracing the link between the mass indebtedness and Missouri's notorious guerrilla insurgency. This chapter argues the property sales that resulted from the indebtedness drove more young men into the bushwacker bands than would have been true otherwise. This chapter investigates a causal link between the land sales and the bushwhacking from two different directions: first, by looking at bushwhacking and indebtedness in larger populations, and second, by looking at individual bushwhackers and their families. Both approaches, which depend on identifying individual bushwhackers and their families in geographic samples, point to a strong connection between the bushwacker violence and the loss of property in the lawsuits.

Chapter Eight, "The Decline of the Planter Elite," describes the decline of the slaveholding landed elite that dominated Missouri's political, business, and cultural life since statehood. The mass indebtedness damaged Missouri's planter

class in two ways. First, because many Missouri planters lost their land in the indebtedness, the Missourians persisted at lower rates than their counterparts elsewhere in the South. Many left the state for good. Second, the great quantity of land on the market depressed real estate prices and stimulated migration of new settlers from northern states and abroad. The newcomers, who soon outnumbered southern-origin Missourians, changed the state's patterns of land ownership, cropping, labor, farm size, and population demographics. Missouri came to resemble the Midwest more than the South, a feature of the state's history that is now known but that has not been linked to the events treated in this dissertation. The few surviving Missouri planters were strangers in this new world. Many ex-Confederate Missourians who had lost their land in the indebtedness left the state for good.

The Epilogue, "The Transformation of Regional Identity," considers post-Civil-War changes to the state's regional identity and character. In 1861 most people inside the state and out considered Missouri to be a southern state. Today this is no longer true, and Missouri is the only southern or border state whose character has changed this much. Owing to its geography Missouri has always had a mixed regional identity, but in 1861 the state's leadership identified with the South and aligned the state with southern interests. The events recounted here contributed to the state's separation from the rest of the South in the decades following the Civil War, and especially to the disappearance of southern elite culture in the state. Southern influence in Missouri today is mainly a subaltern identity found along the back roads. However, even as Missouri's southern

identity has faded, one feature of Missouri's southern past, the bushwhackers, remains one of the best-known features of the Civil War for the public.

Appendix I, "Research Design and Methodology," discusses research design, sampling, primary sources and data collection, and analytical and interpretive issues. The appendix describes the major sources used to research this study, and the limitations and interpretive problems of these sources.

Analysis of the condition of the banks' financial condition proceeded from a reconstruction of their financial statements, which is described here as well.

Appendix II, "Calculations," contains details of the various calculations referred to in the text. Appendix III, "Data Tables," summarizes the six different types of data used in this study. This appendix lists the number of debt cases in each county, all the parent and branch banks in the state, and the names of individual defendants, bank officers and directors, planters, and bushwhackers.

The financial conspiracy of 1861 and the events that followed occurred at a time and place, and to a group of people, that combined to create significant social change. The banks mainly served the richest members of society, and it was this leadership caste that suffered most from its connection to the banks. Borderlands are inherently unstable regions, and before the Civil War Missouri's Boonslick was the farthest northwestern extension of plantation culture, slavery, and widespread support for the rebellion. A larger planter class located closer to the states with dense slave populations could have better withstood the misfortunes of a few thousand people. Missouri's bankers, too, had more power

and less governmental restraint on that power in 1861 than any other time in the state's banking history. When the bankers supported the losing side in the war, this institutional power caused great damage.

Ironically, therefore, despite the combined leverage exerted by geographic location, the involvement of community leaders, and the institutional power of the banks, the freedom of action of all parties was in many ways restricted. Given the sharply divided loyalties of Missouri's citizens, the state's northern and southern factions unavoidably came into conflict. In controlling the banks, the state's southern men possessed a strategic asset, the banks, and Missouri's Unionists had little choice but to try to block its use. The struggle over the banks led Missouri's southern leaders into a worsening series of alternatives. Missouri's bankers could only use their power in ways that would wreck their own fortunes, those of their extended families, and eventually those of the social class to which they belonged.



CHAPTER 1  
MISSOURI BANKS AND THE SECESSION CRISIS

In early 1861, as the southern states seceded, no one knew what Missouri would do. On May 25, two weeks after the first fighting broke out in the state and five days after North Carolina seceded, the *New York Times* editorialized that Missouri's banks held the key to the state's future. In the *Times*'s view, lack of money was all that stopped Missouri's Governor Claiborne Fox Jackson from arming the state and handing it over to the secessionists. "The whole fate of treason in Missouri is . . . dependent upon the banks," the *Times* concluded. "If they decline to meet the views of the Governor, there will be [no] rebellion, no hanging for treason, no devastation of the State by marching armies. . . . If they consent, they sign the death warrant of all that makes Missouri great, prosperous and respected." The *Times*' reporting on Missouri's banks was not disinterested. Much of the Missouri banks' capital had come from investors in Boston and New York.<sup>14</sup>

Missouri's bankers, as it turned out, did sign the figurative death warrant, conspiring with the governor to get money out of the banks and into southern hands. Their first plan, which involved St. Louis bankers, was thwarted, but

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<sup>14</sup> *New York Times*, 25 May 1861, 4. *New York Times*, Inc. <http://pqasb.pqarchiver.com/nytimes/terms.html>.

branch bankers in the interior of the state were for a time beyond the reach of Union authority. By the beginning of July, 1861, Missouri had two competing state governments, one Confederate and one Union, one elected and the other not. In a time of civil war, the difference between treason and legality is a matter of viewpoint. The branch bankers were almost unanimously pro-southern, and could reasonably believe, or claim, that they acted in response to the state's legal government.<sup>15</sup>

On November 7, 1860, when Abraham Lincoln became sixteenth president of the United States, he faced a serious legitimacy problem. Lincoln was the first president belonging to the six-year-old Republican Party, elected with only 40 percent of the popular vote and without carrying a single southern state. On December 20, 1860, a South Carolina convention called to consider that state's relations with the federal Union voted unanimously to secede. In the presidential election, Missourians had voted overwhelmingly for the two centrist candidates, Stephen A. Douglas and John Bell, who had pledged to preserve equality between the country's sections. But a committed minority of Missouri's voters sympathized strongly with the South. Such men included the rich slave

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<sup>15</sup> Historians have largely passed over the financial events that occurred during the outbreak of the Civil War in Missouri. Secondary sources on the general history of the Civil War in Missouri used here included Bartels, *The Civil War in Missouri Day by Day*; Belser, "Military Operations in Missouri and Arkansas, 1861-1865;" Castel, *A Frontier State at War: Kansas, 1861-1865*; Castel, *General Sterling Price and the Civil War in the West*; Kirkpatrick, "Missouri's Secessionist Government, 1861-1865;" Miles, *Bitter Ground*; Neely, "Divided in the Middle;" O'Flaherty, *General Jo Shelby*; Parrish, *Turbulent Partnership*; Phillips, *Damned Yankee*; Phillips, "Judge Napton's Private War"; Phillips, *Missouri's Confederate*; Snead, *The Fight for Missouri*; and Sude, "Federal Military Policy."

Secondary sources on the Civil War in Missouri that were mainly concerned with the state's role in the larger conflict included Allardice, *More Generals in Gray*; Dyer, *A Compendium of the War of the Rebellion*; Evans, *Confederate Military History*; Kerby, *Kirby Smith's Confederacy*; McPherson, *Battle Cry of Freedom*; and Warner, *Generals in Gray*.

owners and their extended families in the Boonslick and nearby counties, who held the balance of political and economic power in the state. For this group as in the deeper South, the election of a Republican president, who opposed extending slavery into the territories, was the last straw.<sup>16</sup>

In the resulting crisis, no one knew what the border slave states would do. According to James McPherson, secessionists might easily have prevailed in Maryland, Kentucky, and Missouri. Stakes were high. Lincoln reportedly said that he hoped God was on his side, but he must have Kentucky. Missouri had the largest white population of any slave state, and more slaves than either Arkansas or Florida. After New Orleans, St. Louis would have been the South's second largest city. The largest United States arsenal in any of the slave states was in St. Louis, with sixty thousand muskets and other arms in storage. The state was also a breadbasket for the South, as well as a major supplier of horses and mules. The state's strategic location astride two of the nation's major transport arteries, the Mississippi and Missouri Rivers, could block Union access to the West.<sup>17</sup>

The leader of Missouri's southern men was the state's newly elected governor, Claiborne Fox Jackson. Jackson was a native Kentuckian and a professional politician, first elected to the Missouri general assembly in 1836. Jackson had a well-earned reputation as an inveterate conniver, and was called "Fox" Jackson by his many political enemies. The new governor had two

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<sup>16</sup> McPherson, *Battle Cry of Freedom*, 232.

<sup>17</sup> University of Virginia, Geospatial and Statistical Data Center, <http://fisher.lib.virginia.edu/collections/stats/histcensus/index.html>. McPherson, *Battle Cry of Freedom*, 290. Hurt, *Agriculture and Slavery*, 125-54.

constants in his life. First, he was relentless social climber. Over the course of a long career as a merchant, banker, farmer, and politician, Jackson labored unceasingly not just to make money but to reach the uppermost rung of rural society by becoming a gentleman farmer, a planter. By 1861 he had achieved his life's goal, and owned 48 slaves and 1240 acres. Jackson was also deeply and sincerely committed to the southern cause. He was a decades-long member of the Central Clique, a close-knit group of planter-politicians from the Boonslick who dominated state politics. As sectional politics became increasingly radical through the 1840s and 1850s, so did Jackson. In 1849, he and several other members of the Central Clique engineered the downfall of Missouri's longtime senator, Thomas Hart Benton, who they viewed as an obstacle to a more radical, pro-slavery agenda. In 1854, Jackson led a proslavery militia into the Kansas Territory to protect southern rights, as they saw it, and to battle abolitionists.<sup>18</sup>

In 1860, Jackson campaigned as a Douglas Democrat on a moderate, conciliatory platform, but after his election he immediately began working to engineer Missouri's secession. On January 4, 1861, two weeks after South Carolina's vote, Jackson took office as governor of Missouri in Jefferson City. In his inaugural address, he asked Missouri's newly elected Twenty-First General Assembly to call a state convention to consider secession. "Missouri, then," Jackson said, "will in my opinion best consult her own interest, and the interests of the whole country, by a timely declaration of her determination to stand by her

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<sup>18</sup> *Jefferson City, Mo. Inquirer*, 30 June 1860, 2. *Liberty, Mo. Tribune*, 16 May 1856, 2. Phillips, *Missouri's Confederate*, 201. Parrish, *History of Missouri*, 3. *Eighth Census of the United States, 1860*. McCandless, *History of Missouri*, 247-53.

sister slave-holding States, in whose wrongs she participates, and with whose institutions and people she sympathizes.”<sup>19</sup>

Missourians voted overwhelmingly for Unionist candidates in the presidential election, but Jackson accurately described the sympathies of the new state assembly. For reasons having to do with term expirations, the number of secessionists in the assembly exceeded their percentage of the popular vote. For now, the secessionists had the most votes in the Missouri senate and house, though not a large enough number to ignore the other factions. John McAfee of Shelby County, a Breckinridge Democrat, became speaker of the house; Lieutenant Governor Thomas C. Reynolds, a committed secessionist and later the Confederate governor of Missouri, presided over the senate. In early February and with the governor’s backing, the assembly’s secessionist members introduced several funding bills to arm and equip the state militia, called the Missouri State Guard, and to prepare the state for war. The legislators thought, as did nearly everybody else North and South, that the secession crisis would be over within a few weeks. Short-term financing to buy supplies and to pay militia volunteers would apparently be enough.<sup>20</sup>

Outside Missouri, events were coming to a boil. Mississippi seceded five days after Jackson’s inauguration, and five other states of the Lower South

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<sup>19</sup> Jackson had won a plurality of the popular vote with 47 percent of the total, compared to 42 percent for his nearest rival, Sample Orr. 158,579 popular votes were cast, and Jackson won by 7,863 votes. Phillips, *Missouri’s Confederate*, 230. *Columbia, Missouri Statesman*, 18 January 1861.

<sup>20</sup> The Breckinridge Democrats had sixty-two members in the house and senate as compared with forty-six Douglas Democrats, forty-four Constitutional Unionists, and thirteen Republicans. This alignment included fourteen holdover Breckinridge senators. Parrish, *History of Missouri*, 6. Snead, *The Fight for Missouri*, 66-67.

followed over the next two weeks. On February 4, delegates from the seven states met in Montgomery, Alabama, to organize the Confederate States of America. Public opinion in Missouri in this period was fluid. In editorial comment in the early months of 1861, major newspapers in both the North and the South predicted that, while Missouri did not then wish to secede, the state would resist federal military action against the South. In January 1861 the *New York Herald* wrote, "The Missouri Legislature is in session, and that State will secede like the rest, unless the full measure of justice be conceded. The State is every moment becoming more and more revolutionary." Two months later, in March, the *Charleston Mercury* wrote, "Missouri is acting coolly and deliberately. She has had no thought of secession, yet entertains a strong sympathy for her Southern sisters. Her convention, now in session, will not pass a secession ordinance, but they will speak out and tell ABRAHAM LINCOLN that when he proposes to coerce the South he must include Missouri in his calculations. Missouri is loyal to Southern institutions, and will prove it when the proper time arrives." In Missouri itself, in Boonville, on April 22, Mrs. Nancy Chapman Jones, the wife of a retired banker, wrote to her daughter in San Antonio that "the people here [in Boonville] are in a state of great excitement. The court house was crowded last Saturday, Mr. Vest made a secession speech the palmetto flag was waving over Boonville and the secession feeling, is gaining ground very rapidly." On May 4 Mrs. Jones added, "The accession [secession] feeling prevails here almost universally and the flag waves over our town."<sup>21</sup>

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<sup>21</sup> McPherson, *Battle Cry of Freedom*, 234-35. "Progress of the Revolution-What is to

The drive for secession in Missouri, however, suffered a serious setback in February and March, and came in danger of failing altogether. Despite the governor's support and that of many members of the assembly, enough moderates sat in that body to stall the bills to arm the state militia. The assembly did, however, call the special convention requested by the governor to consider the state's relations with the Union. On February 18, the day Jefferson Davis took office in Montgomery, Alabama as the president of the Confederate States of America, Missouri voters chose three delegates to the Missouri State Convention from each of the state's thirty-three senatorial districts. The Unionists won handily, with Conditional Union and Unconditional Union candidates receiving one hundred ten thousand votes. Secessionist candidates garnered only about thirty thousand votes, mostly in the Boonslick counties and in the poor-white counties along the Arkansas border. Not a single Breckinridge Democrat secured a seat in the convention.<sup>22</sup>

The convention met first in Jefferson City at the Cole County courthouse on February 28, before adjourning to better quarters at the Mercantile Library in St. Louis. On March 19, the convention, one vote short of unanimity, voted that "At present there is no adequate cause to impel Missouri to dissolve her

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Be Done?" *New York Herald*, 11 January 1861. It is not clear how the writer thought the "full measure of justice" might be conceded, other than for Lincoln to voluntarily resign. "The Crisis in Kansas," *Charleston Mercury*, 16 March 1861. Nancy Chapman Jones to May Jones McCarthy (Gibson), 22 April 1861 and 4 May 1861, Nancy Chapman Jones, *The Civil War Letters of Nancy nee' Chapman Jones*, ed. Nan Strang O'Meara, [http://www.rootsweb.com/~mocooper/Military/Jones\\_Letters.htm](http://www.rootsweb.com/~mocooper/Military/Jones_Letters.htm) (viewed November 25, 2005). George Graham Vest was a Boonville lawyer, an ardent secessionist, and later representative and senator from Missouri to the Confederate Congress. Dyer, *Boonville*, 103. <http://bioguide.congress.gov/scripts/biodisplay.pl?index=V000091>.

<sup>22</sup> Parrish, *Turbulent Partnership*, 7-8. McPherson, *Battle Cry of Freedom*, 258-59.

connections with the Federal Union, but on the contrary she will labor for such an adjustment of existing troubles as will gain the peace, as well as the rights and equality of all the states.” Missouri was the only state to call a secession convention that voted not to secede. The convention adjourned On March 22, its work done, and set the third Monday in December 1861 as the date for a second session. Recalling these events after the war, Thomas L. Snead, Governor Jackson’s secretary and personal aide, wrote that the Unionist landslide in the convention election and the delegates’ unambiguous vote demoralized the secessionists in the general assembly. The original sponsors of the militia bills declared that they themselves would now vote against these bills, as the people of Missouri so overwhelmingly opposed any warlike measures.<sup>23</sup>

The convention’s vote not did not faze Governor Jackson, however, who had his own ideas about what was good for the state. While searching for funds to arm the militia, the governor received help from an unexpected quarter. The secession crisis had disrupted the nation’s financial markets. Government bailouts for private enterprises did not yet exist, but Missouri’s banks needed legislative relief from some of their obligations. The situation gave the government leverage over the banks, a fact not lost on the governor.

In the weeks following the presidential election, the growing political crisis almost paralyzed business and financial markets, though no one yet realized how bad that crisis would be. At the end of 1860 and beginning of 1861, trade and industry halted. Receivers of produce at the seaboard could realize nothing

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<sup>23</sup> Parrish, *Turbulent Partnership*, 6-14, 23. Snead, *The Fight for Missouri*, 66-7.



from sales, and credit was nearly unobtainable. At some of the southern ports all foreign trade was at a standstill. The export of domestic produce largely stopped. Merchants and wholesalers canceled existing orders for finished goods and new orders plummeted. Throughout the country, factories closed and workers were let go or put on short hours. Many mercantile houses could not meet payments on their outstanding debts and went under.<sup>24</sup>

Financial markets fared no better. Short-term interest rates shot up around the country, reflecting the fear in the marketplace. Prices of U.S. Treasury bonds fell to 10 percent below par, the lowest point since the War of 1812. The bond market's weakness sparked a sell-off in Europe, depressing prices still further. Banks called in loans, and refused merchants their usual credit terms. The stock markets declined almost to the lowest level reached during the Panic of 1857. Everywhere there was a drastic decline in bank deposits, as people withdrew their money. Fearing panic runs on their capital, banks across the country refused to accept paper currency in exchange for gold or silver specie. The South Carolina banks suspended specie payments almost immediately after the election, setting off a chain reaction. In November, the Baltimore and Philadelphia banks suspended. The New York banks, the largest and most important in the country, partially suspended in December. Investors moved money to safe havens wherever possible, ideally to Europe. Gold almost disappeared from the market,

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<sup>24</sup> Myers, *Financial History*, 149. *St. Louis Missouri Republican*, 1 January 1861, 2.

vanishing into hoards in wells, gardens, graveyards, and woods. Banks refused to accept each other's paper money.<sup>25</sup>

Missouri banks, with one exception, suspended specie payments in late November, in violation of Missouri's banking act of 1857. Banks chartered in Missouri had to accept the currency of other chartered Missouri banks and pay out gold or silver in return. The penalty for refusal was cancellation of the bank's charter to do business. Governor Jackson was better able to deal with the financial crisis than most state governors. Jackson was one of the most sophisticated financiers in the state, with twenty years' experience in banking. The governor's brothers Wade and Thomas were bank directors, and his brother-in-law William Breathitt Sappington, who would later be a key player in the financial conspiracy, was president of the Bank of Missouri branch at Arrow Rock. Before becoming governor, Jackson had been the state banking commissioner, Missouri's chief administrator of banking and currency law, for three years. Even Jackson's political foes had agreed he was the best man for the job.<sup>26</sup>

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<sup>25</sup> *St. Louis Missouri Republican*, 1 January 1861, 2. Cable, "The Bank of the State of Missouri," 274.

<sup>26</sup> John R. Cable, "The Bank of the State of Missouri," 274. Article 1, Section 9, An Act to Regulate Banks and Banking Institutions and to Create the Offices of Bank Commissioners (March 2, 1857), *Laws of the State of Missouri Passed at the Regular Session of the Nineteenth General Assembly, Begun and Held at the City of Jefferson, On Monday, the Twenty-Ninth Day of December, 1856* (Jefferson City, Mo.: James Lusk, 1857), 5, 14. Phillips, *Missouri's Confederate*, 85-86. In addition to these family members, the governor's brothers-in-law Charles M. Bradford, James Dunn, Darwin W. Marmaduke, and his first cousin once removed Captain William E. Warden were all bank officers or directors at the time of Jackson's election as Governor. Each of these allied families had other family members who were involved in banking. The Jackson extended clan particularly dominated the board of directors of the Bank of the State of Missouri at Arrow Rock. *Marshall, Mo. Democrat*, 7 March 1860, 2. Phillips, *Missouri's Confederate*, 220-

At the governor's urging on March 18, the Missouri general assembly voted not to annul the banks' charters and to waive the statutory 20 percent penalty on their circulating banknotes. In return, the banks would lend the state a half million dollars, to fund the July 1861 interest payment on outstanding state bonds. The state government would then issue a half million dollars in new bonds, which the banks would then sell to repay the loan. Historians have known these facts but paid scant attention to Missouri's finances, which the unfolding political drama overshadowed. The agreement with the banks has seemed to historians, as it did to Missourians at the time, to have the sole aim of preventing further damage to the state's economy and finances. In fact, the governor's financial plan had everything to do with his larger political agenda.<sup>27</sup>

Missouri's bankers, in common with much of the state's business elite, were almost all southern sympathizers. Also, the governor had great leverage over the banks, since in suspending specie payments they were in violation of state law. An exchange of incriminating letters shows that Jackson intended to use bank loan not to pay the state's bond interest, but instead to arm the Missouri State Guard. The letters also make it clear the bankers cooperated willingly with the governor's plan. The state would then repay the banks as planned with the

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21. *Liberty, Mo. Tribune*, 13 March 1857, 2; 5 June 1857, 1. *Columbia, Missouri Statesman*, 13 March 1857, 3.

<sup>27</sup> An Act for the Relief of the Bank of the State of Missouri, the Merchants Bank, the Mechanics' Bank, the Exchange Bank, the Southern Bank, the Bank of St. Louis, the Farmers' Bank of Missouri, and the Western Bank of Missouri (March 18, 1861), *Laws of the State of Missouri, Passed at the Regular Session of the Twenty-First General Assembly, Begun and Held at the City of Jefferson, on Monday, December Thirty-first, 1860* (Jefferson City, Mo.: W. G. Cheeney, 1861), 9. Hubbard and Davids, *Banking in Mid-America*, 93. *New York Times*, 18 June 1861, 4.

new bond issue approved by the general assembly. Only minor details remained unsettled: printing the bonds, scheduling the transfer of the money, and appointing state commissioners to receive it. Despite Jackson's urgings, the assembly did not complete these arrangements before adjourning on March 22. The banks waited, and had still not paid the money out the money to the Jackson government when the latter was overturned seven weeks later. Missouri's southern men would have to get financing by another route.<sup>28</sup>

Outside Missouri the military crisis deepened. On April 12, South Carolina troops under General P. G. T. Beauregard opened fire on Fort Sumter, and the commandant of the fort, Colonel Robert Anderson, surrendered the following day. On the fifteenth, President Lincoln called for loyal states to provide seventy-five thousand men to put down the rebellion. Missouri's quota was four thousand men. On April 17, the same day that Virginia seceded, Jackson replied to United States Secretary of War Simon Cameron, terming the president's request "illegal, unconstitutional, and revolutionary; in its objects inhuman and diabolical." Also that same day, Jackson met with leading secessionists in St. Louis, including Major General Daniel M. Frost, the Missouri State Guard commander for the St. Louis district. At this meeting Frost, Jackson, and the rest decided to seize the U.S. Army arsenal at St. Louis, convention vote or no. Jackson sent emissaries to Jefferson Davis and to Virginia seeking siege

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<sup>28</sup> The governor's true plans for the use of the bank loan were made clear in his correspondence captured after the Battle of Boonville on June 17, as described later in this chapter. An Act for the Relief of the Bank of the State of Missouri, the Merchants Bank, the Mechanics' Bank, the Exchange Bank, the Southern Bank, the Bank of St. Louis, the Farmers' Bank of Missouri, and the Western Bank of Missouri (March 18, 1861), 9.

guns and mortars. Tennessee seceded the next day, and on April 19 Massachusetts troops opened fire on rioters in Baltimore.<sup>29</sup>

On April 19 Jackson wrote secretly to David Walker, president of the Arkansas convention, stating that public opinion in Missouri was moving in favor of secession, and the state should be ready to secede within thirty days. The next day, on April 20, Jackson called a special session of the general assembly beginning May 2, “to place the State in a proper attitude of defense.” At the same time, he ordered the Missouri State Guard to assemble in their respective districts for six days of training and drill, as provided by law. Also on April 20, rebels seized the small U.S. arsenal in Liberty, Missouri, in the first overt act of rebellion against the United States government in the state. By then, in all parts of the state, both sides were feverishly arming themselves. Jackson secretly ordered stockpiles of gunpowder hidden around the state. Still without money, Jackson ordered supplies paid for in scrip, or government IOUs, redeemable after the crisis was ended.<sup>30</sup>

The two most prominent Union military leaders in St. Louis were U.S. Army Captain Nathaniel Lyon and Missouri Congressman Francis Preston Blair, Junior. Lyon, a West Point graduate and a career officer, transferred to St. Louis in February. He immediately allied himself with Blair and the most militant pro-Union faction in the city. By March, Lyon was bypassing his commanding

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<sup>29</sup> Parrish, *Turbulent Partnership*, 17. Phillips, *Missouri's Confederate*, 245.

<sup>30</sup> McPherson, *Battle Cry of Freedom*, 286. Jackson to Walker, 19 April 1861, folder 3, Governor's Papers: Claiborne Fox Jackson, General Correspondence, 1861; quoted in Christopher Phillips, “Calculated Confederate,” 405. Parrish, *Turbulent Partnership*, 17. Gary G. Fuenfhausen, *Guide to Historic Clay County, Missouri* (Kansas City: Little Dixie Publications, 1996), 71-72. *St. Louis Daily Missouri Democrat*, 25 June 1861.

officer, U.S. General William S. Harney, in writing to Lincoln, the War Department, and the governors of neighboring states to seek arms, ammunition, and troops. Lyon also recruited twenty-five hundred volunteers in St. Louis and inducted them into the United States Army. On April 27, these troops elected Lyon their general, a rank confirmed by Secretary of War Cameron and the adjutant general's office in Washington on May 18.<sup>31</sup>

Blair, meanwhile, was busy organizing the pro-Union German citizens in St. Louis into the paramilitary Wide Awake clubs, which became the nucleus of a new Unionist militia, the Missouri Home Guard. At the same time in St. Louis, Lieutenant Governor Reynolds was organizing the pro-secession Minute Men. From Jefferson City, Governor Jackson ordered Missouri State Guard General Daniel M. Frost to seize the United States Arsenal in St. Louis. On Monday May 6, the same day Arkansas seceded, Frost ordered the State Guard to encamp at a site he named Camp Jackson, after the governor, close to the Arsenal. Unknown to Frost, the Union commanders in St. Louis had sent the arsenal's arms and munitions to Illinois for safekeeping.<sup>32</sup>

Governor Jackson continued to push his financial plans forward. Though pro-southern, the bankers of the Farmers Bank of Missouri in Lexington balked over the bank's share of the half million dollar loan. The governor gave the bankers a stark choice. They could either agree to his demand or expect a visit from the Missouri State Guard, who might, in the governor's words, "make a draft

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<sup>31</sup> Parrish, *History of Missouri*, 11. Phillips, *Damned Yankee*, 165, 202-3.

<sup>32</sup> Parrish, *History of Missouri*, 5-6. McPherson, *Battle Cry of Freedom*, 282.

upon the whole vault,” that is, to clean the bank out. The bankers chose to deal with the governor. Robert Barnes, the president of the parent branch of the Bank of the State of Missouri, the largest bank in the state, raised a much graver concern in a letter to Jackson on May 9. Barnes wrote that he had to “take care how I loaned the Governor money to take the State out of the Union. Now, while I wish to furnish you with the money, I wish to be able to show that we have merely complied with the law.” Barnes added that the federal government was demanding a loan from the bank as well, and would not wait much longer. Barnes urged Jackson to move the money out of St. Louis before martial law was imposed.<sup>33</sup>

After receiving Barnes’s letter, Jackson immediately wrote to former Missouri Governor Sterling Price. Price had succeeded Jackson as state banking commissioner in the summer of 1860, when Jackson resigned to run for governor. Jackson warned Price that “there is no telling how soon Martial law may be proclaimed in St. Louis, and in such an event our money would be cut off from us at once.”<sup>34</sup> Jackson urged Price to help him pressure the bankers to move quickly, to send the money to branch banks in the interior of the state. The analysis of the banks’ financial condition completed for this dissertation shows

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<sup>33</sup> *New York Times*, 8 December 1861, 3; reprinting from the *St. Louis Missouri Republican*, 3 December 1861.

<sup>34</sup> *St. Louis Daily Missouri Democrat*, 22 June 1861, 2. My thanks to Jack Kennedy of Columbia, Missouri who drew my attention to these letters, after noticing them while conducting his own research on the plot to seize the United States Arsenal in St. Louis in 1861.

that in the second half of 1861 these same banks handed out almost all of their cash to the southern forces.<sup>35</sup>

Historians have known of Jackson's correspondence with secessionist leaders in this period, but these letters have been previously overlooked. They were in the governor's papers left behind after the southern defeat at Boonville on June 17, 1861, and were later reprinted in newspapers all around the state. The danger that Barnes and Jackson foresaw was real. On May 8, the day before Jackson wrote to Price, General Nathaniel Lyon learned the siege guns the governor had requested from the Confederacy had arrived in St. Louis, seized from the federal arsenal at Baton Rouge. Lyon decided to attack the Missouri State Guard forces at Camp Jackson, before they could strengthen their position further. The next day, May 10, Lyon surrounded Camp Jackson with his volunteer troops, who were almost all German recruits from St. Louis. General Frost had to surrender and allow his men to be arrested. An unruly crowd gathered to watch these proceedings, and as the prisoners marched out, rocks and brickbats pelted Lyon's German troops, the latter "drunk on beer and reeking of sauerkraut," in the words of one critic. Both sides opened fire, leaving twenty-eight people dead and wounding many more, a higher death toll than in the Baltimore riots. That night rioters filled the streets of St. Louis.<sup>36</sup>

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<sup>35</sup> The Brunswick branch of the Merchants Bank of St. Louis, the Glasgow branches of the Exchange Bank of St. Louis and the Western Bank of Missouri, the Arrow Rock and Fayette branches of the Bank of the State of Missouri, and the Boonville branch of the Bank of St. Louis. *Liberty, Mo. Tribune*, 20 April 1860, 2. Castel, *Sterling Price*, 7.

<sup>36</sup> Castel, *Sterling Price*, 13. Parrish, *History of Missouri*, 14.



Toward the evening of May 10, Governor Jackson, who was in St. Louis, returned to Jefferson City and reported Lyon's coup to the general assembly. After reconvening on May 2, the different factions in the assembly had deadlocked and accomplished little. Now, outraged by the events in St. Louis, the lawmakers passed a flurry of bills. One gave the governor nearly complete power over the Missouri State Guard, now broadened to include every able-bodied man in Missouri. Other measures set aside all the money in the state treasury to buy arms and directed Missouri counties to lend money to the state. The assembly further approved a million dollars in state bonds and a new, million-dollar defense loan from the state's banks, with the money to go directly to the governor.<sup>37</sup>

As far as raising money went, Lyon did Jackson a favor in provoking the general assembly to pass these measures. The governor's original plans for the bank loan had leaked to the press, a fact which has been overlooked in previous histories of the state. St. Louis papers demanded the government consult the banks' stockholders before taking any action. Eastern investors, who had provided much of the Missouri banks' capital, also watched these events nervously. The *New York Times* urged eastern holders of Missouri bank shares to send their proxies to St. Louis, with instructions to have them used to oppose the governor's plans. For the Jackson government's remaining tenure of office—less

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<sup>37</sup> An Act to Provide for the Organization, Government, and Support of the Military Forces in the State of Missouri (May 14, 1861), *Laws of the State of Missouri Passed at the Called Session of the Twenty-First General Assembly, Begun and Held at the City of Jefferson, On Thursday, May 2 1861* (Jefferson City, Mo.: W. G. Cheeney, 1861), 3. An Act to Authorize Counties to Loan Money to the State (May 15, 1861), *Laws, Called Session, Twenty-First General Assembly*, 51. "Castel, *Sterling Price*, 34. Section 2, An Act to Raise Money to Arm the State, Repel Invasion, and Protect the Lives and Property of the People of Missouri (May 11, 1861), *Laws, Called Session, Twenty-First General Assembly*, 52-53. Parrish, *History of Missouri*, 24-25.

than a month—the St. Louis banks were too closely watched to do anything underhanded.<sup>38</sup>

A brief, uneasy lull now followed, as both sides continued preparing for war. On May 12, Jackson appointed Sterling Price major general in command of all Missouri State Guard forces. Jackson appointed eight other brigadier generals—one for each military district of the state—with orders to enroll the men of their respective districts at once. At the same time, citizens in the Boonslick counties held meetings to raise money to arm troops. On May 20, North Carolina seceded, the last state to do so before the Jackson government, by that time in exile, passed an ordinance of secession for Missouri in October.<sup>39</sup>

Part of the reason fighting in Missouri didn't begin immediately was that there was a power struggle to control the Union military forces in the state. Lyon and Blair urged the removal of General Harney, the ranking U.S. commander, for not putting down secessionist sentiment vigorously enough. Conservatives in the state opposed his removal, fearing that a more aggressive commander would push the state into open civil war. Lincoln left the decision on Harney's status to Blair, who delivered the removal order to the general on May 30. Lyon succeeded Harney as commander of U.S. forces in Missouri, a command Lyon was to hold

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<sup>38</sup> *New York Times*, 25 May 1861, 4; 26 May 1861, 3; 30 May 1861, 3; 17 June 1861, 3.

<sup>39</sup> McPherson, *Battle Cry of Freedom*, 283. Castel, *Sterling Price*, 14-15. Eakin, *Confederate Records*, 189.

one week. Missouri was joined to the command of General George B. McClellan on June 6, though the news did not reach Lyon or McClellan until June 18.<sup>40</sup>

On Tuesday, June 11, the leaders of both sides—Blair, Lyon, Jackson and Price—met in a last try for peace at the Planters' House hotel in St. Louis. There was bad blood between Price and Blair; the men had nearly dueled on two earlier occasions. Neither side would yield an inch. For over four hours the group argued inconclusively about relations between state and nation, command of the military forces in Missouri, and United States authority. Finally, Lyon broke off negotiations, declaring that he would see everyone in Missouri dead before he would allow the state to dictate terms to the federal government.<sup>41</sup>

With the breakup of the Planters' House meeting, Jackson and Price commandeered a train and headed for Jefferson City, stopping to burn the bridges over the Gasconade and Osage Rivers. In Jefferson City, Jackson issued a proclamation that was telegraphed to all parts of the state. Here he reported the failure of the interview with Lyon and Blair and called for fifty thousand volunteers for the Missouri State Guard. The governor also sent orders to the district militia commanders appointed a month earlier. He ordered Missouri State Guard Brigadier General John B. Clark, who later served as a Confederate congressman from Missouri, to report with his men at Boonville, one of the main towns on the Missouri River and in the heart of the Boonslick. Jackson and his militia commanders considered Boonville more easily defended than the capital.

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<sup>40</sup> Phillips, *Damned Yankee*, 209, 224-25.

<sup>41</sup> Steward, *Duels and the Roots of Violence*, 131. Parrish, *Turbulent Partnership*, 31.

Jackson and Price joined Clark in Boonville with their staffs and a militia company from Jefferson City. The second mustering point for the southern forces was Lexington, west of Boonville along the Missouri River.<sup>42</sup>

General Lyon embarked from St. Louis with about two thousand men on June 14, and occupied Jefferson City without opposition the following day. Fearing arrest, members of Jackson's administration and the general assembly left the city before Lyon's arrival. Lyon left a garrison of three companies in Jefferson City and advanced upriver to Boonville, arriving the morning of June 17. Lyon's forces immediately attacked the hastily assembled Missouri State Guard volunteers and routed them after a brief fight, the first land battle of the Civil War. Governor Jackson, and what remained of Missouri's Twenty-First General Assembly, fled Boonville with the retreating Guard troops. Jackson and the legislators formed a government in exile in Neosho, Missouri in the southwest corner of the state.<sup>43</sup>

William E. Parrish, in *Turbulent Partnership: Missouri and the Union, 1861-1865*, describes Lyon's putsch at Camp Jackson as a huge blunder, driving many conditional unionists into the Confederate camp, including former governor Sterling Price. Jackson's correspondence with Price suggests the latter's unionism was conditional indeed. Price went on to become a major general in the Confederate States' Army and commander of all southern forces in Missouri.

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<sup>42</sup> Castel, *Sterling Price*, 25-26; Parrish, *Turbulent Partnership*, 32.

<sup>43</sup> The first sea battle was Fort Sumter, on April 12; First Manassas was on July 21. McPherson, *Battle Cry of Freedom*, 273, 340. Parrish, *Turbulent Partnership*, 14.

Also, many contemporary observers, including the eastern newspapers, ordinary Missourians, and Governor Jackson himself, thought public opinion in Missouri was shifting toward secession. This may have been true; public opinion about secession had changed in the Upper South, and it might have in Missouri as well. The New York newspapers had nothing but praise for Lyon. The *New York Times* wrote that Missouri's traitorous and duplicitous elected officials had led the state's citizens astray, and that Lyon had saved Missouri from the horrors of civil war. The writer was of course too sanguine; Missouri would become one of the cockpits of the war.<sup>44</sup>

After the fight at Boonville, all pretense of peace in Missouri was gone. Though federal forces in central Missouri faced no organized resistance yet, the region swarmed with rebels, and federal authority reached no farther than rifle range. Reconvening in an emergency session, Missouri's erstwhile secession convention surprised everybody on July 31 by taking control of the government, declaring the governor's and lieutenant governor's positions "vacant" and outlawing the Twenty-First General Assembly. These measures were of dubious legality, to say the least, but no Unionist was about to object. From Neosho, the Jackson government passed further financial measures, later supplemented by acts of the Confederate Congress. In August, the Confederate Congress set aside a million dollars for Missouri State Guard troops, who were by that time cooperating with the Confederate military forces. The Jackson government passed an ordinance of secession on October 28, 1861, and on November 1

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<sup>44</sup> Castel, *Sterling Price*, 11. Nancy Chapman Jones to May Jones McCarthy (Gibson), April 22, May 4, May 11, 1861, Jones, *Civil War Letters*.

approved a ten million dollar bond issue for fighting federal invaders. On November 28, the Confederate Congress admitted Missouri as a full and equal member. On paper, Missouri became the twelfth Confederate state.<sup>45</sup>

A New Orleans firm printed the Missouri bonds approved in November. Governor Jackson himself brought the bonds back to Missouri in January, and used a portion of them to pay the Missouri State Guard troops. Four months later, in May, Jackson traveled to Memphis on the same errand. How the troops reacted to being paid in worthless currency is unknown. Also in January, the Confederate Congress voted a million dollars for the Missouri State Guard, in return for which the Jackson government deposited one million dollars' worth of the new state bonds in the Confederate Treasury. Richmond made a further million dollars available on similar terms on February 15. By then, Union troops had forced Missouri's Confederate state government to leave the state, never to return. The government spent the rest of the war first in Arkansas, later in Texas, and finally, in Louisiana. Governor Jackson, for his part, spent the rest of his life on the run from federal forces. He moved his family to a squalid settlement of Missouri refugees in Sherman, Texas, and died of tuberculosis and pneumonia in December

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<sup>45</sup> Act of August 6, 1861, *The War of the Rebellion: A Compilation of the Official Records of the Union and Confederate Armies*, ser. 1, vol. 53 (Washington, D.C.: United States Government Printing Office, 1880-1901), 721. An Act Declaring the Political Ties Heretofore Existing Between the State of Missouri and the United States of America Dissolved (October 28, 1861), *Journal of the Senate, Extra Session of the Rebel Legislature Called Together by a Proclamation of C. F. Jackson, Begun and Held at Neosho, Newton County, Missouri, on the Twenty-First of October, 1861* (Jefferson City, Mo.: Emory S. Foster, 1865), 39. The individual bond certificates had printed "Receivable in Payment of all Dues to the State," While the act stopped short of declaring the bonds legal tender for debts, Section 11 did empower the bond commissioners to negotiate or hypothecate any amount of the bonds for the purpose of raising funds to defray expenses incurred in the defense of the state. An Act to Provide for the Defense of the State of Missouri (November 1, 1861), *Senate Journal, Rebel Legislature*, 34-35. Bond from personal collection, John Karel. Parrish, *Turbulent Partnership*, 268-69.

1862 in Helena, Arkansas. As late as the 1950s, Missouri's Confederate bonds, with some denominations showing Jackson's picture, were still turning up, with some holders seeking to redeem them with the state treasurer.<sup>46</sup>

Although historians have previously passed over southern moneyraising in Missouri, both sides then viewed it as critical. The governor's first plan to get money for the Missouri State Guard was a good one, and would have worked if southern forces had been victorious in the field. In any event, although the governor's plan failed, the money passed into southern hands anyway, through other channels. In the end, however, the money was disastrous for anyone who touched it.

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<sup>46</sup> Act of January 27, 1862, *Official Records*, ser. 4, vol. 1, 882. Act of February 15, 1862, *Official Records*, ser. 4, vol. 1, 939. Parrish, *Turbulent Partnership*, 31–32. Parrish, *History of Missouri*, 48. Kirkpatrick, "Missouri's Secessionist Government," 128. *Columbia, Missouri Statesman*, 16 May 1862, 2.

## CHAPTER 2

### BANKS, BANKERS, AND PLANTERS

After the outbreak of fighting in Missouri, St. Louis became the hub of the Union war effort in the West. Surrounded by Union troops and administrators, the city's bankers could do little to support the South. The branch banks in the interior of the state, however, were not brought fully under control until much later. With the Jackson government out of the way and the St. Louis bankers neutralized, the branch bankers provided the financing for the state's southern forces. The balance of this history takes place in the Boonslick and adjoining areas.

In 1861, Missouri's banks had important powers and played a large role in the state's economy. However, the banks were subject to only a minimal regulatory regime. In the major cities on the eastern seaboard, banking was increasingly institutional and bureaucratic, and governed by strict profit-and-loss measures. In Missouri, the banks were more like family businesses, even though they had duties to shareholders, customers, and other banks. The bankers' lack of professional experience and the pressure of communal ties meant the bankers had



little personal distance from their institutions. When the war came they used the banks' to support their own politics.<sup>47</sup>

Throughout the mid-nineteenth century the interior states of the South and West were cash and credit poor, Missouri especially so. Before passage of the Missouri banking act of 1857, there was one state-chartered bank with eight branches and a total capitalization of only \$1.2 million. For the average Missourian, this meant a lack of circulating money and available credit. The latter was especially important for commercial farmers and merchants. Farmers had no cash except in the autumn after their crops were sold. This seasonal income flow meant that agriculturalists had predictable short-term credit needs. Merchants buying their stock in coastal cities also needed short-term credit, though merchants could also look to their wholesalers for their credit needs. What neither farmers nor merchants could do without was a means of long-distance funds transfer. In the early nineteenth century, frontier merchants had to carry money to distant commercial centers to buy their stock, risking robbery or

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<sup>47</sup> An Act to Regulate Banks and Banking Institutions, and to Create the Offices of Bank Commissioners (March 2, 1857), *Laws, Regular Session, Nineteenth General Assembly*, 14. Secondary works on the general history of banking in this period that were consulted in the preparation of this study included Balleisen, *Navigating Failure*; Bodenhorn, *State Banking in Early America*; Brown, *A Hundred Years of Merchant Banking*; Chandler, *Scale and Scope*; Conant, *A History of Modern Banks of Issue*; Dewey, *State Banking Before the Civil War*; Doti and Schweikart, *Banking in the American West*; Friedman and Schwartz, *Monetary History of the United States*; Geisst, *Wall Street*; Hahn and Prude, *The Countryside in the Age of Capitalist Transformation*; Hammond, *Banks and Politics in America*; Hammond, *Sovereignty and an Empty Purse*; Huston, *The Panic of 1857*; Lamoreaux, *Insider Lending*; Miller and Van Hoose, *Essentials of Money, Banking and Financial Markets*; Myers, *Basics for Bank Directors*; Myers, *A Financial History*; Pressnell, *Country Banking*; Schweikart, *Banking in the American South*; Spong, *Banking Regulation*; and Woodman, *King Cotton*.

Secondary sources on the history of Missouri banking included Atherton, "The Pioneer Merchant in Mid-America;" Cable, "The Bank of the State of Missouri;" Geiger, "Missouri Banks and the Civil War;" Hubbard and Davids, *Banking in Mid-America*; Poelker, "History of the Bank of St. Louis;" and Primm, *Economic Policy in the Development of a Western State*.

worse. Such conditions made for higher costs to customers, and slowed settlement and economic development.<sup>48</sup>

Legislators passed Missouri's banking act of 1857 to address these problems, allowing the charter of up to ten banks. By 1861 nine chartered (that is, currency-issuing) banks did business in forty-two locations and with a total capitalization of \$16.5 million—a thirteen-fold increase since before the law. Besides wishing to expand available short-term business credit, the Missouri general assembly also wanted to increase the state's money supply. The federal government issued a negligible quantity of money, and many states, Missouri included, had laws against using out-of-state banknotes to settle debts. The state's only circulating money, therefore, came from commercial banks. Except for private bankers with their much smaller capital, the same banks controlled almost all the commercial credit in the state. Already by 1860 a greater dollar volume of payments settled by check than by cash, and more by paper money than by specie.<sup>49</sup>

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<sup>48</sup> Cable, "The Bank of the State of Missouri," 207-8, 244. Hammond, *Sovereignty and an Empty Purse*, 93.

<sup>49</sup> Hubbard and Davids, *Banking in Mid-America*, 83-84. In St. Louis, the banks were the Bank of St. Louis, the Exchange Bank of St. Louis, the Mechanics Bank of St. Louis, the Merchants Bank of St. Louis, the Southern Bank of St. Louis, and the Union Bank of St. Louis. In Lexington, the Farmers Bank of Missouri, and in St. Joseph the Western Bank of Missouri. A small amount of U.S. treasury notes were in circulation, but they were not legal tender in the modern sense. Treasury notes in 1861 were interest-bearing securities akin to savings bonds. They were generally held by banks as reserves (where reserves were required), and could be used to pay obligations to the United States government, such as excise taxes or tariffs (Margaret Myers, *Financial History*, 130. An Act to Prevent Illegal Banking, and the Circulation of Depreciated Currency Within This State (December 8, 1855), *Journal of the Senate, Adjourned Session of the Eighteenth General Assembly, Missouri State Legislature* (Jefferson City, Mo.: James Lusk, 1855), 196. Hammond, *Sovereignty and an Empty Purse*, 93.

The 1857 banking law was a well-crafted piece of legislation, modeled on the best practices of the day. However, the law did not provide enough oversight for the new banks, either through government regulation or by mandating internal controls. Financial laws then had other objectives, such as policing interest rates, rather than enforcing sound business practices. The state's chief banking regulator was the state banking commissioner, a position created in the 1857 law. This position had more responsibilities than it could adequately fulfill, duties now handled by a dozen state and federal agencies. For instance, under the law the commissioner personally had to countersign every banknote placed in circulation by the state's banks, and perform an unscheduled audit (that is, without advance notice) on each of the state's forty-two banks every six months. On passage of the act, Missouri Governor Sterling Price appointed Claiborne Fox Jackson the first state banking commissioner. Jackson held this position until the summer of 1860, when he resigned to run for governor. Governor Robert Stewart then appointed former Governor Price, out of office and in financial difficulties, to succeed Jackson as commissioner.<sup>50</sup>

Missouri's two main industries before the Civil War were providing for the material needs of western settlers passing through the state and producing support commodities for the plantations of the cotton South. The southern trade was the more profitable of the two. Missouri produced corn and hogs to feed

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<sup>50</sup> Cable, "The Bank of the State of Missouri," 256. Banking regulation of the day was more concerned with circulation, paid-in stock, and specie holdings than it was with deposits. An Act to Regulate Banks and Banking Institutions, and to Create the Offices of Bank Commissioners (March 2, 1857), *Laws, Regular Session, Nineteenth General Assembly*, 25-30. Hubbard and Davids, *Banking in Mid-America*, 87-88. Castel, *Sterling Price*, 7.

slaves, horses, mules, and oxen for draft animals, hemp for cotton baling, and tobacco for wrapper leaf in making cigars. Overall, Missouri formed one point of a classic trading triangle. The South's sale of cotton to the mills of Old and New England earned hard currency used to pay Missouri's farmers and merchants; this money then went east to pay for finished goods. Missouri's overall balance of trade was favorable with the South and West, and unfavorable with the East.<sup>51</sup>

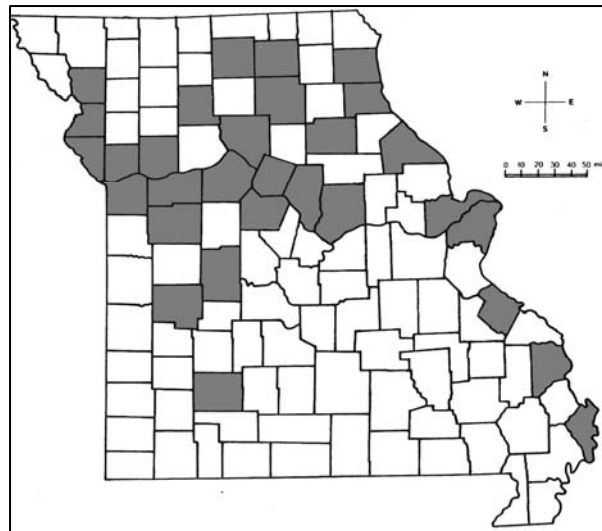
St. Louis and the Boonslick counties west of the city along the Missouri River served both the western and the southern businesses. Seven of the state's nine chartered banks had their headquarters in St. Louis, and there was a certain degree of industry specialization among the banks. The Bank of St. Louis parent branch represented the interests of steamboat men and manufacturers, and the Exchange Bank served the lumber interests. The Merchants Bank served the dry goods and the grocery trades, and the Southern Bank served boat and shoe manufacturing, and the mechanical trades. In the less diversified economy in the interior of the state, the branch banks in the towns along the navigable rivers were mainly in the business of financing agricultural exports. Mechanized agriculture was only beginning and large-scale farming, especially tobacco and hemp, meant slavery. The Boonslick therefore had the largest concentration of slaves in the state and the most slave owners. As financial intermediaries for the sale of these products, banks in the Boonslick were intimately connected with slavery and the distribution of banks paralleled that of slaves. Writing about the future

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<sup>51</sup> McCandless, *History of Missouri*, 143-44. Primm, *Lion of the Valley*, 128-36. Hammond, *Sovereignty and an Empty Purse*, 27.

Confederate states, Eugene Genovese found banking that banking served as an auxiliary to the plantation economy there as well.<sup>52</sup>

Since the state's banks issued the only legally circulating paper currency, the Boonslick was where the money was—literally—as well as the greatest



Map I: Parent and Branch Bank Locations, 1861. Shaded counties indicate the presence of one or more bank branches

capital investment and the main concentration of economic power outside St. Louis. In 1860, Missouri's banking system did not extend throughout the state. Then, like much of the nation, Missouri's economy still contained a large subsistence-agriculture sector that was only

marginally connected to the market economy. Money, while occasionally used, was more for imputing relative prices to goods exchanged, such as bushels of corn for coffee.<sup>53</sup>

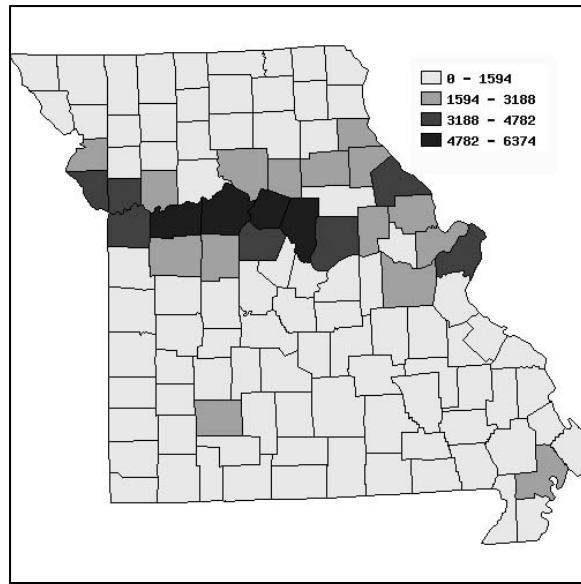
The geographical distribution of the banks thus marks the boundaries of the money economy in Missouri and those parts of the state connected to the

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<sup>52</sup> Cable, "The Bank of the State of Missouri," 259. *St. Louis Triweekly Missouri Republican*, 1 Feb. 1861, 1. Hurt, *Agriculture and Slavery*, 13-14, 219-23. Genovese, *Political Economy of Slavery*, 21-22,

<sup>53</sup> In Cooper County, fifty-seven percent of the sampled heads of households listed their occupations as farmer, indicating that many non-farmers lived out of town and in rural areas as well. Interestingly, in this predominantly rural county, Germans tended to be less likely to go into farming than were native-born residents. Immigrants were most likely to work in skilled trades, building trades, or as laborers. Immigrants dominated certain trades, such as brick- and stonemasonry, shoemaking and baking. *Eighth Census of the United States, 1860*.

national market. Outside St. Louis, the banks mainly served large landowners whose money was tied up in illiquid assets such as land and slaves. Rich as these men were, they had little available cash and relied on the banks for short-term



Map II: Missouri Slavery, 1860  
Number of Slaves by County

credit and to transfer funds for long-distance commercial transactions. Poorer commercial farmers marketed their surplus produce locally. Clients of Missouri's banks were mostly heads of households in the upper two deciles of property ownership, and engaged in agriculture.<sup>54</sup>

Though each bank had a branch network, branches were semi-independent franchises, locally financed by the rich men of the neighborhood who were also the banks' major customers. The bank's main stockholders elected the president and cashier from their number. Since there were almost no banks in Missouri before 1857, these bank officers came from other occupations. With few exceptions, the shareholders chose leading merchants, especially wholesale merchants, to be bank presidents.<sup>55</sup>

These men were the logical choices. At the time, western merchants acted

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<sup>54</sup> Account books, William H. Trigg & Company, William H. Trigg Papers. Mss. 281; also Weston F. Birch & Son (vol. 2, Exchange Book, 1859-1871), Mss. 2310, Western Historical Manuscripts Collection, State Historical Society of Missouri, Columbia, Missouri.

<sup>55</sup> Geiger, *Missouri Banks and the Civil War*, 51-52.

as conduits through which agricultural products made their way east and finished goods made their way west. Since credit and financing were primitive or nonexistent on the frontier, from the earliest days of settlement merchants performed banking services for their customers, such as extending credit, getting financing in distant cities, and transferring funds. For many merchants, therefore, becoming a banker simply meant specializing in certain services which they already performed. Banking historians Lynne Doti and Larry Schweikart describe the same evolution elsewhere in the American West. Many banks grew out of other businesses: Wells Fargo Bank and American Express were both originally freighting companies. Lewis Atherton found that 14 percent of the pioneer merchants he studied shifted to banking in later life, the second largest occupational shift for this group after politics.<sup>56</sup>

The life of Robert W. Donnell of St. Joseph shows a banker's typical career trajectory. Donnell came from Guilford County, North Carolina, and graduated from the state university at Chapel Hill. In 1838, at the age of twenty-one, he moved to Rock House Prairie in Buchanan County, Missouri, then on the far edge of western settlement. There, he became a junior partner in a general store. Over the next twenty years Donnell entered successive mercantile partnerships, moved from retail to wholesale trade, and eventually to banking. In 1848, Donnell married into the rich and influential Thornton family of Clay

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<sup>56</sup> Schweikart's study extended only to the states that later formed the Confederacy, but conditions in Missouri are consistent with Schweikart's findings. Doti and Schweikart, *Banking in the American West*, 21, 26-28. Atherton, "The Pioneer Merchant," 30, 105. Schweikart, *Banking in the American South*, 7, 191-92. University of Virginia, Geospatial and Statistical Data Center.

County. In 1857, after the passage of the new banking law, Donnell sold out his mercantile interests and with his former partner, Albe Saxton, started the St. Joseph branch of the Bank of the State of Missouri. Donnell and Saxton became the president and cashier of the bank, and Donnell's brother-in-law, John C. Calhoun Thornton, became the bank's attorney.<sup>57</sup>

Many of the bankers owned multiple enterprises. The Reverend Thomas Johnson, Methodist Episcopal Church South, was not only president of the Union Bank of St. Louis branch in Kansas City; he also headed the church's mission to the Shawnee Indians across the state line in Kansas Territory. The mission, a sprawling establishment housed in sixteen buildings on two thousand acres, was a joint venture between the church and the U.S. Government, which saw the mission's value in Indian pacification. Besides whatever spiritual rewards he may have received, Reverend Johnson got three sections of land, almost two thousand acres, deeded to him by either the Kansas tribes or the government (it is difficult to tell which). Reverend Johnson also co-owned and part-time edited the militantly proslavery Kansas City *Enterprise*, whose masthead slogan was "The World is Governed Too Much." During the 1850s he became a leader of the proslavery forces in Kansas. Another banker in the Kansas City area, David Waldo, cashier of the Southern Bank of St. Louis branch at Independence,

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<sup>57</sup> *Daily News' History of Buchanan County and St. Joseph, Missouri, From the Platte Purchase to the End of the Year 1898* (St. Joseph, Mo.: St. Joseph Publishing, 1898), 883-84. *Liberty, Mo. Tribune*, 24 June 1859, 2.



simultaneously engaged in banking, land speculation, farming, freighting supplies to western military posts, and practicing medicine.<sup>58</sup>

The careers of Donnell, Johnson, and Waldo show many common features. All three migrated from a seaboard slave state to the western frontier, founded successive and often simultaneous ventures requiring imagination and a high tolerance for risk, and went through several career changes. All were part of a self-selected kinship and social network, and had obvious “people skills.” The most common career path was from farming to clerking, to opening a store, to the wholesale grocery or dry goods business, and finally into banking. These features appear over and over in the careers of the Missouri bankers, and fit the modern typology of the job-changing entrepreneur. Not surprisingly, such men did not view banking as the end of the road. In 1861 many of the bankers were actively promoting new businesses, especially railroads, before being interrupted by the war.<sup>59</sup>

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<sup>58</sup> William G. Cutler, *History of the State of Kansas*, Part 10, *Territorial History* (Chicago: A.T. Andreas, 1883), <http://www.kancoll.org/books/cutler/terrhist/terrhist-p50.html> (viewed March 8, 2006). Stevens, *The Center State*, vol. 4, 89. Goodrich, “David Waldo, 155-84.

<sup>59</sup> Secondary sources on entrepreneurship that were used in the preparation of this study included Cawelti, *Apostles of the Self-Made Man*; Chell, *The Entrepreneurial Personality*; Claycomb, “John S. Jones,” Geiger, “Missouri Banks and the Civil War”; Goodrich, “David Waldo;” Greenfield, *Entrepreneurs in Cultural Context*; Miner, *Psychological Typology*; Schumpeter, *Theory of Economic Development*; Veblen, *Theory of Business Enterprise*; and Wilken, *Entrepreneurship*.

The phenomenon of the self-selected kinship and social network is also described elsewhere in Rothstein’s “The Changing Social Networks and Investment Behavior of a Slaveholding Elite in the Ante-Bellum South: Some Natchez ‘Nabobs,’ 1800-1860,” In Sidney M. Greenfield, et al., *Entrepreneurs in Cultural Context*. Veblen, *Theory of Business Enterprise*, 17. Wilken, *Entrepreneurship*, 3, 10-11, 68, 79, 83-85, 96, 202-4, 209, 216. *Eighth Census of the United States, 1860*. Joseph Schumpeter, who originated the concept of entrepreneurship, considered the promoter to be the purest type of entrepreneur: other activities can be performed by hired outsiders, but the creation of the enterprise itself cannot. Schumpeter, *Theory of Economic Development*, 69, 134-37. Conrad, *Encyclopedia of the History of Missouri*, vol. 1, 43. John J.

In 1861, Missouri's bank officers were entrepreneurs who pioneered innovations in organization, management, finance, and in entering new, untapped markets. As successful entrepreneurs and self-made men, two important features in the bankers' ambitions and psychology would bear on their later actions. First, though the banks they founded and managed had broad fiduciary responsibilities to the larger community, the bankers continued to think of the banks as their own property. Second, the bankers had a much stronger connection to their major customers, the planters, than simply business. For many of the bankers, the planters represented an aspirational class, and when the war came the two groups acted together.

Missouri's antebellum banks resembled their modern counterparts, in that retail banking is a local business depending on long-term relationships and a close knowledge of the circumstances and character of each customer. What was different was that antebellum banks were extended-family businesses with a core of officers, principal shareholders and customers who had close personal and family ties with one another. While these banks had outside shareholders and customers, the in-group took priority. As Naomi Lamoreaux has shown, such crony-capitalism was standard banking practice in this period and, equal opportunity aside, was a rational way of doing business. Combining business relations with family, neighborhood, and social connections meant that bankers

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Anderson, president of the parent branch of the Bank of St. Louis, was involved with no fewer than four different railroads.

knew their clients intimately. Also, the threat of social ostracism was a strong incentive to make good on financial commitments.<sup>60</sup>

These banking practices are still common today. Market embeddedness, the formal term for this bundling of social and family relations with business, is a marked feature of traditional banking in much of the world, especially in Islamic countries and the Indian subcontinent. However, banking was moving in a new direction in the nation's major financial centers on the East Coast. There, a growing body of professional literature and new, arms-length business practices increasingly governed the business. Most Missouri bankers had gained important financial experience as successful merchants. However, a critical difference between bankers and merchants is that bankers have broad fiduciary duties that merchants do not, in that bankers are responsible for assets that they themselves do not own. Missouri's banks were joint-stock companies with publicly traded shares, but insiders nevertheless controlled and managed each bank for the benefit of family and friends. The proper role of managers of publicly-held companies, as now understood, is to work to maximize shareholders' equity. In 1861 most Missouri's bankers sympathized with the South, and they took their institutions in far deeper than would have been prudent if the banks were solely profit-maximizing enterprises.<sup>61</sup>

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<sup>60</sup> Woodman, *King Cotton*, 37-49. Cable, "The Bank of the State of Missouri," 219; Lamoreaux, *Insider Lending*, 1-4, 25-26, 49.

<sup>61</sup> An overview of traditional Islamic banking can be found in Aggarwal and Yousef, "Islamic Banks and Investment Financing;" and Udovitch, "Reflections on the Institutions of Credits and Banking in the Medieval Islamic Near East."

The second important feature of the bankers' psychology and ambitions was their close connection to their main customers, the Boonslick's rich planters. Genovese argues that planters dominated bankers in both their economic and social relations. Bankers often set themselves up as planters as soon as they had money to do so. There is more to joining a social group than simply owning the necessary amount of property; social aspirants are always in a sense hostages of the group to which they wish to belong. The bankers, as successful entrepreneurs, already had long experience in this social negotiation. They had achieved success through wide personal networks based not only on business but also social connections, reciprocal aid, and trading favors.<sup>62</sup>

There was little old money in the Boonslick, so humble origins were not a drawback to rising socially. The career of Caleb Jones, of Boonville in Cooper County, shows this pattern of occupational change and upward mobility. Jones came originally from Baltimore, and when he was ten his family moved to Cynthiana County, Kentucky. In 1826, when he was twenty-one, Jones came to Missouri on horseback, swimming his horse across the Missouri River at Franklin. Acquiring stock on credit, Jones opened a store at the landing at Arrow Rock, upriver from Franklin and Boonville. His affairs prospered, and in the normal course of business he routinely extended medium-term credit to his customers. In time this led to banking, and Jones became one of the pioneer bankers in the Boonslick. He also invested in real estate and eventually owned six thousand acres in Cooper County. By 1861, Jones had amassed enough

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<sup>62</sup> Genovese, *Political Economy of Slavery*, 22, 187.

money to sell his banking and mercantile interests and become a gentleman farmer. Despite his strong southern sympathies, Jones took no part in raising money for the southern volunteers in 1861 and 1862, or at least not to the extent of risking his own property. He died in 1883, reportedly the richest man in Cooper County.<sup>63</sup>

The term “planter” has no universally accepted definition. Southerners themselves used the term loosely. In the Black Belt counties of Alabama and Mississippi, the terms planter and farmer were often synonymous. Historians nowadays agree that planters in this period were farmers with large landholdings and many slaves. But there consensus ends. Robert Fogel and Stanley Engerman define large planters as owning over fifty slaves, and medium planters as owning between sixteen and fifty slaves. In his study of Black Belt counties in Alabama, Jonathan Wiener defines planters solely by ownership of real property, rather than of slaves. A planter, for Wiener, owned at least ten thousand dollars’ worth of real estate in 1850 and thirty-two thousand dollars’ worth in 1860, equivalent to about the top 8 percent of landowners. In his study of southwest Georgia, Lee Formwalt also defines planters in size of land holdings rather than slaves. Formwalt’s planters are in the top 4.5 percent of landowners, translating into real estate worth six thousand dollars or more in 1850, twenty-four thousand dollars or more in 1860, and eleven thousand dollars or more in 1870. In his study of Harrison County, Texas, Randolph B. Campbell classifies large planters as

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<sup>63</sup> Nancy Chapman Jones, *Civil War Letters. Eighth Census of the United States, 1860. History of Cooper County, Missouri* (Topeka and Cleveland: Historical Publishing Company, 1919), 915-16. Ancestry.com.

owners of twenty slaves, and small planters as owners of between ten and nineteen slaves. In Chicot and Phillips Counties, Arkansas, Carl H. Moneyhon defines large planters as owners of twenty or more slaves, and six hundred or more acres.<sup>64</sup>

Though most Missouri slaveholders owned small numbers of slaves, the rich slave owners in the Boonslick would have been viewed as planters anywhere the South. The present study sets a conservative standard of membership in the “planter elite,” namely ownership of at least twenty slaves and real estate of either acreage or value in the top 3 percent of the county’s property owners. This study uses the three adjoining Boonslick counties of Cooper, Pettis, and Saline as a sample. In Cooper County in 1860, this meant a farm of at least 800 acres, or worth at least \$16,000. In Pettis County, the top 3 percent of farms were 1000 acres or larger, and worth at least \$22,320. In Saline County, the figures were 1200 acres and \$20,000. By this definition, there were forty-four planters in Cooper, Pettis, and Saline Counties, Missouri in 1860. The Missourians could not compete with the Natchez nabobs, but they were rich men. As in other slave states, they occupied the top rung of the social ladder in their home counties. For ambitious, upwardly mobile men such as Governor Jackson and the banker Caleb Jones, to become a planter was to have arrived.<sup>65</sup>

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<sup>64</sup> Oakes, *The Ruling Race*, 52; Fogel and Engerman, *Time on the Cross*, 200. Formwalt, “Antebellum Planter Persistence,” 412. Wiener, “Planter Persistence and Social Change,” 235-36. Campbell, “Population Persistence and Social Change: 190-96. Moneyhon, “The Impact of the Civil War in Arkansas,” 105-18.

<sup>65</sup> Calculated from data in the *Eighth Census of the United States, 1860*.

Bankers were not alone in aspiring to be planters. Colonel William Hill Field practiced law for twenty years in Louisville, Kentucky before retiring and moving to Pettis County, Missouri in the 1850s. There he set up Eldon, a plantation of two thousand acres and forty slaves. Colonel Field's neighbor in Pettis County, John Stycks Jones, made his money in western freighting enterprises, including the Pony Express. Continuing to run his other businesses, Jones founded Deer Park plantation, named for the plantation he had managed in Mississippi twenty years before. Young men starting out in life sometimes staked their claims early. George Mason Brown, a young Kentuckian living in Saline County, owned only eight slaves when he described himself as a planter in an 1860 state gazetteer. Wishful thinking or no, Brown was willing to die for the social order to which he aspired. In May 1861 volunteers elected Brown captain of the Saline Mounted Rifles, a pro-southern military company. In September Brown and his brother, Colonel William Breckenridge Brown, both died as they led an attack on Union militia at Boonville.<sup>66</sup>

The aspirations of people like Brown, and others who ran unrelated businesses to meet the expenses of plantation life suggest more was at stake than profit. For men such as Caleb Jones, William Hill Field and John Stycks Jones, planting was not only a way to make money but also a way to spend it, what is today known as a brandscape. Caleb Jones' wife, Nancy Chapman Jones, clearly

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<sup>66</sup> Stevens, *The Center State*, vol. 3, 356-57. *Eighth Census of the United States, 1860*. Claycomb, "John S. Jones," 434-50. *Eighth Census of the United States, 1860*. Wilbur Fiske Stone, ed., *History of Colorado* (Chicago: S. J. Clarke, 1927), 550. *Missouri State Gazetteer and Business Directory* .... (St. Louis: Sutherland & McEvoy, 1860, 10. *Seventh Census of the United States, 1850*. Boonville, Mo. *Weekly Advertiser*, 20 December 1889, quoted in Dyer, *Boonville*, 115-16. Eakin and Hale, *Branded as Rebels*, vol. 1, 50.

understood this. Her family remembers her as saying, "it took Caleb Jones, the merchant, to keep up Caleb Jones, the farmer."<sup>67</sup>

During the 1850s, the allure of genteel country life drew new members into the planter class in the Boonslick. There, the number of owners of twenty or more slaves increased 45 percent from 1850 to 1860, a much faster rate than the counties' overall population growth. This increase came from immigration as well as upward social mobility. During the 1850s a stream of upper-class settlers from Kentucky and Virginia arrived in the area and established plantations, a trend only ended by the outbreak of the war. Also, in this period the increase in the number of slaves kept pace with the growth of the general population. On the eve of the Civil War in the Boonslick, the percentage of households owning slaves ranged from a low of 30 percent to almost half, higher than the state averages for most of the future Confederacy.<sup>68</sup>

To sum up, in 1861 the Boonslick's chief industry was slave-labor production of staple crops and other agricultural commodities, for sale to the southern market. The region's planters, the owners of the largest enterprises engaged in this trade, were the great men of their neighborhoods. The chief role

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<sup>67</sup> Nancy Chapman Jones, *Civil War Letters*.

<sup>68</sup> The total population of Missouri in 1850 was 682,044. Total population of Missouri in 1860 was 1,182,012; a 73 percent increase. Total slaves in Missouri in 1850 was 87,422. Total slaves in 1860 was 114,931; a 31 percent increase. In the seven counties with most slaves (Boone, Callaway, Clay, Cooper, Lafayette, and Saline), total number of slaves went from 21,015 in 1850 to 27,574; a 31.2 percent increase. In these same seven counties, the overall population increased from 74,900 to 97,959, a 30.8 percent increase. However, the number of slave owners overall in these counties did not keep pace, increasing from 4690 in 1850 to 5340, a 15.7 percent increase. Instead, during the decade slave ownership became proportionately more concentrated in the hands of the large operators. In these seven counties with most slaves, total number of slave owners with twenty or more slaves went from 147 to 213; a 45 percent increase. University of Virginia, Geospatial and Statistical Data Center. Hurt, *Agriculture and Slavery*, 309-310.



of the service economy in the Boonslick was to support the region's agricultural trade—brokerage, insurance, legal services, freight-forwarding, and especially banking. More than business connected bankers and planters. The latter were not only the bankers' main customers but their neighbors, friends, social betters, aspirational group, and kinfolk. It is no surprise that the Boonslick's bankers were almost uniformly pro-southern in 1861. However, unlike the other rich men of their acquaintance, the bankers controlled significant financial assets owned by others. Through no fault of their own, the bankers' backgrounds had not prepared them to be professional managers. Otherwise, they might have behaved very differently in the crisis of 1861.

CHAPTER 3  
PROMISSORY NOTES

Claiborne Fox Jackson had hoped to stage-manage Missouri into the Confederacy without anyone noticing. The smooth transition the governor had imagined was impossible after the outbreak of fighting in St. Louis and at Boonville. By midsummer of 1861, the Jackson government was exiled and outlawed. Support for the southern cause in Missouri did not stop at the governor's mansion, but the Jackson government's overthrow left a leadership vacuum. The war in Missouri became chaotic, with much of the fighting done by roving bands of armed men only nominally linked to a central command. Ominously, the *New York Times* first reported guerrilla activity in Missouri as early as July 28.<sup>69</sup>

Owing to the clamp-down on the bankers in St. Louis, southern fund-raising also experienced a leadership vacuum that was followed by local initiatives. Jackson originally planned for an orderly transfer of funds from the banks in St. Louis, Lexington and St. Joseph to the state treasury. The southern defeat Boonville displaced rather than thwarted the governor's fund-raising plans. However, acting on their own initiative, the branch bankers in the interior of the

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<sup>69</sup> *New York Times*, 28 July 1861.

state eventually transferred more money to the rebels than Jackson had originally planned.<sup>70</sup>

With the Confederate defeat at Boonville in June 1861, the Jackson government became national news. Major newspapers around the country, including the *New York Times* and *Harper's Weekly*, reported the governor's secret dealings with Jefferson Davis and other Confederate leaders, with acid commentary on the governor's treason and duplicity. The governor's scheme to misappropriate the half-million-dollar bank loan was seen as outright theft, as well as treason, and the bankers' role in the affair only slightly less guilty than Jackson's. Throughout his political career Jackson had been an operator, and wire-puller. Now he was caught in the wire-puller's worst nightmare: catastrophe and exposure.<sup>71</sup>

But the fighting in Missouri had only just begun. The southern forces rallied after their poor showing at Boonville. During the late summer and fall of 1861 the Missouri State Guard inflicted a series of defeats on the state's Union forces that left the latter reeling. It looked for a time as if Jackson and the Twenty-First General Assembly might return to power in Jefferson City. Also during the fall, from its perch in southwest Missouri, the Jackson government noisily and repeatedly proclaimed itself the only legal, elected government of the state. The state's Unionists found such claims embarrassing, since they were true.

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<sup>70</sup> *New York Times*, 18 June 1861, 1; 21 June 1861, 1; 30 June 1861, 1. *Harper's Weekly*, 13 July 1861, 1; 27 July 1861, 1. "The War in Missouri," *New York Times*, 28 July 1861, 2.

<sup>71</sup> *St. Louis Daily Missouri Democrat*, 22 June 1861, 2. *New York Times*, 25 May 1861, 4; 30 May 1861, 3; 18 June 1861, 4.

In the confusion it was unclear exactly which government was legal, and which one outlawed. Even though Missouri's voters rejected secession at the polls, Union military forces in Missouri in the fall of 1861 found themselves an occupying army in hostile territory. Union forces controlled the rivers, the railroad lines, St. Louis and the largest towns, but were spread too thin to police the countryside. Sympathetic civilians provided aid and comfort to the southern forces, which were able to wreak great havoc.

The branch bankers in the interior of the state still had great freedom of action. Court documents from the time reveal that, starting in mid-May, 1861 in the areas beyond the reach of federal authority, pro-southern bankers lent large sums to the local volunteer rebel military units then forming. David Pinger, a twenty-nine-year-old German-American merchant in St. Joseph, described the role of the banks during the 1862 military trial of the banker Robert W. Donnell. Rebel troops had occupied St. Joseph the previous September, and Pinger feared they would requisition the stock of his store without compensating him. Pinger asked Donnell, president of the local branch of the Bank of the State of Missouri and a well-known southern man, to intercede. As Pinger recalled the conversation, Donnell told him that "in case [the troops] should press our stock, [Donnell] thought it would be better for the monied men in the county who sympathized with the secession movement, to make a note with their signatures, for such amount as might be taken from us, which note could be placed in the Bank, of which he is president, to make the money." Donnell's bank would thus

credit Pinger's account for the note amount, paying for the goods taken from Pinger's store.<sup>72</sup>

Despite the calm tone of this conversation as related by Pinger, this was testimony before a military tribunal in which Donnell was on trial for treason. In effect, Donnell was using his bank to lend money to the Missouri Confederate state government to further the rebellion. A month after Pinger's testimony, General Benjamin F. Loan, the (Union) Missouri State Militia commander of the Western District of Missouri, wrote from St. Joseph to General John M. Schofield in St. Louis about Donnell. Loan, who was holding Donnell in prison, requested permission to banish Donnell from the state until the end of the war. Speaking of the rebels in St. Joseph, Loan wrote "we have none more potent for evil than [Robert W. Donnell]."<sup>73</sup>

The "note with their signatures" to which Donnell referred was a promissory note, a common nineteenth-century financial instrument, essentially an IOU or postdated check payable at some future date. After accepting such a note in payment for a sale, a merchant could get payment from the signer on the note's maturity. More commonly, the merchant could "discount," that is sell, the

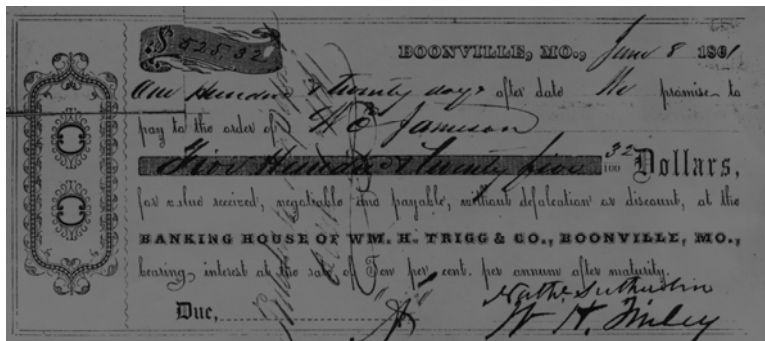
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<sup>72</sup> *Seventh Census of the United States, 1850*. Donnell at the time was president of the St. Joseph branch of the Bank of the State of Missouri. *Banker's Magazine* (June 1860), 996. *St. Louis Triweekly Missouri Republican*, 11 March 1861, 2. *Daily News' History of Buchanan County*, 516. Testimony of David Pinger in the case of R. W. Donnell (February 28, 1862), Microfilm reel F1303, Missouri Union Provost Marshal Papers, 1861–1866, Missouri State Archives, Jefferson City, Missouri.

<sup>73</sup> *Daily News' History of Buchanan County*, 516. Fuenfhausen, *Clay County*, 81-82. In this letter, Loan named Israel Landis and William K. Richardson, as well as Donnell, as being the three rebels most "potent for evil" in St. Joseph. Brigadier General Benjamin F. Loan, Missouri State Militia to General J. M. Schofield, St. Louis, dated 18 March 1862 in St. Joseph. *Official Records*, ser. 2, vol. 1, 272.

note to a bank, which would charge a fee for the service. The bank would then receive payment from the note's original signer on the note's maturity. In this way the note became a short-term loan to the note's signer, repayable to the bank. Promissory notes such as those forced on Pinger typically matured in four months.

Pinger was a Unionist, which made him an exception. Almost all the storekeepers, millers, saddlers, stockmen, tinsmiths and others who were paid with such promissory notes were southern men. Two typical signers of these notes were Judge Walker H. Finley of Saline County and Colonel Henry Clay



Promissory note, signed June 8, 1861 in Boonville, payable to William Jamison by Nathaniel Sutherlin and Walker H. Finley on October 8, 1861, at the banking house of William H. Trigg in Boonville.

Taylor of Pettis County. Finley was a forty-one-year-old native Kentuckian, a county judge, stock dealer and owner of

fourteen slaves before the war. Between mid 1861 and early 1862 Finley signed twenty different notes with twenty-three cosigners. The face amount of the notes totaled about thirty-eight thousand dollars, probably to buy livestock for the southern forces. Five different Boonslick banks discounted these notes. In 1862, Unionist Missouri State Militia troops stopped Finley and arrested him while he was driving ninety-five head of cattle down to the rebel lines. He was charged with being in secret communication with the enemy and narrowly avoided

imprisonment. The other borrower, Colonel Henry Clay Taylor of Pettis County, was a twenty-nine-year-old native Missourian, a farmer and owner of five slaves in 1860. In late 1861, Taylor cosigned two promissory notes with five other defendants, four of them relatives, and headed off to join the southern forces. There he served as aide-de-camp to Confederate Major General Sterling Price and later as Chief of Ordinance for the District of Arkansas.<sup>74</sup>

The record of the promissory notes survives today in circuit court papers in the counties where the banks were located. As the war progressed, the Union forces purged pro-southern bankers as part of a drive to expel southern men from influential and powerful positions in the state. The Union men who took over the banks filed lawsuits in the civil courts to recover on the promissory notes, by then defaulted. The banks sued on all twenty of the promissory notes Finley signed, gaining judgments against the defendants for principal, interest, and court costs totaling over forty thousand dollars. Colonel Henry Clay Taylor suffered a similar fate. While off fighting, the banks sued Taylor and the other cosigners the Pettis County Circuit Court, getting judgments against the defendants for \$853.59.

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<sup>74</sup> *Eighth Census of the United States, 1860. Soldiers Database: War of 1812-World War I*, Missouri State Archives, Jefferson City, Missouri. *Provost Marshal's File on Confederate Civilians*, Missouri State Archives, Jefferson City, Missouri. Saline County Circuit Court records, Marshall, Missouri. Pettis County Circuit Court records, Sedalia, Missouri. Taylor's codefendants included an uncle (John Taylor), a brother (William Taylor), a cousin (William M. Taylor) and a cousin's brother-in-law (James A. Hughes). Pettis County Circuit Court records, Sedalia, Missouri. *Service Records for Confederate General and Staff Officers*, series M331, roll 242. Dr. William M. McPheeters, *"I Acted from Principle": The Civil War Diary of Dr. William M. McPheeters, Confederate Surgeon in the Trans-Mississippi*, ed. Cynthia Dehaven Pitcock and Bill J. Gurley (Fayetteville, Ark.: University of Arkansas Press, 2002), 348, note 29. *Seventh Census of the United States, 1850*.

The courts ordered the property of both Finley and Taylor to be sold. Both men survived the war and remained in Missouri, but in much reduced circumstances.<sup>75</sup>

Map III shows the statewide distribution of the banks' lawsuits to recover on defaulted promissory notes such as Pinger described. Not every bank took part in this lending. St. Louis was full of Union troops for the entire war, and the city's bankers could do nothing. Nor could they in Ste. Genevieve and Cape Girardeau, where Union forces kept a strong military presence to control the Mississippi River. In the interior of the state, where federal control was intermittent, a few strongly pro-southern banks accepted only a few promissory notes and then hid or moved their money to safe locations. The Exchange Bank branch in Columbia buried its gold under fence posts until the end of the war. The Fayette branch of the Bank of the State of Missouri secretly transported its gold coin to safety in Illinois, 'safety' ironically being in Union-held territory.<sup>76</sup>

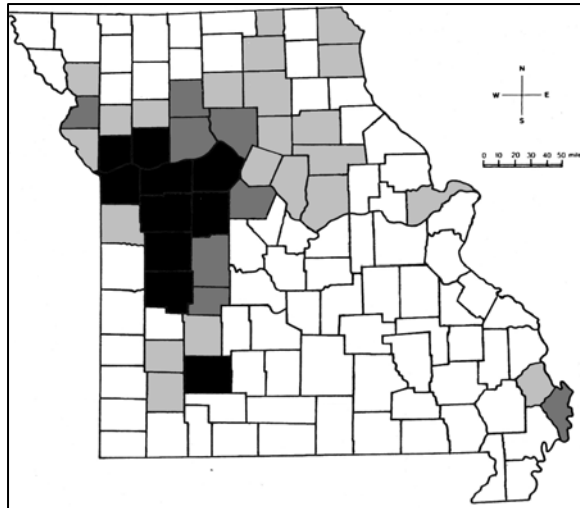
A few branch bankers, though not many, were Union men. One such Unionist banker was John Brooks Henderson, president of the Bank of the State of Missouri branch at Louisiana, on the Mississippi River close to Mark Twain's boyhood home of Hannibal. Henderson was a Virginian, a slaveholder, and a Democrat, but strongly pro-Union. He was elected to the state convention called by Governor Jackson to consider secession and became a leader of the Unionist delegates. Later, Henderson raised two regiments of Union troops and became a

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<sup>75</sup> Saline County Circuit Court records, Marshall, Missouri. Pettis County Circuit Court records, Sedalia, Missouri. *Ninth Census of the United States. Marshall, Mo. Saline County Weekly Progress*, 19 March 1915, 1.

<sup>76</sup> Napton, *Past and Present of Saline County*, 1881, 476; quoted in Cable, "Bank of the State of Missouri," 273. Hubbard and Davids, *Banking in Mid-America*, 93. *Centennial History of Missouri* (1921), vol. 3, 730–31.





Map III: Statewide distribution of promissory note cases, 1862-1865  
 Light grey = 10 – 50 cases  
 Medium grey = 51 – 100 cases  
 Dark grey = > 100 cases

brigadier general of volunteers.

When in January 1862, the U.S.

Senate expelled Missouri senators

Waldo P. Johnson and Trusten

Polk for treason, Henderson filled

Polk's seat. Henderson later won

election to the full term. He wrote

the Thirteenth Amendment to the

United States Constitution,

abolishing slavery, and introduced

it to the senate. He was prominent also in the adoption of the Fifteenth

Amendment.<sup>77</sup>

Except for a few such standouts, however, the events Joseph Pinger described in St. Joseph occurred throughout the state, wherever there were branch banks. When the war came, over three-quarters of the presidents and cashiers of these institutions were pro-southern. In 1861 Missouri had forty-two state-chartered banks, counting branches. Thirty-six of these were outside St. Louis, the majority in the central and western counties that were the heart of southern settlement in Missouri. In these outlying banks, beginning in late 1861 and continuing through the first year of the war, rich pro-southern Missourians wrote

<sup>77</sup> *St. Louis Triweekly Missouri Republican*, 3 September 1861, 3. F. A. Sampson, "The Honorable John Brooks Henderson," *Missouri Historical Review* 7, no. 4 (July 1913), 237-41.

thousands of unsecured promissory notes to buy military supplies from merchants like Pinger.<sup>78</sup>

Calculating the exact number of promissory-note cases is hampered by the loss of courthouse records. Twenty-one courthouses burned during the Civil War; counting these and later fires, and other instances where the records are simply missing, 36 counties out of 114 have no circuit court records for this period. Of the remaining 78 counties, 41 counties had records of 10 or more promissory-note cases. On average, each county averaged 68 cases and 73 defendants apiece; 31 of the 42 chartered banks in the state were plaintiffs. Johnson County, Missouri topped the list with 365 cases. Ray and Clay Counties were second and third, with 254 and 200 cases respectively.

To better understand the lending, three adjoining counties in the Boonslick, Cooper, Pettis and Saline, on the south bank of the Missouri River, were chosen for a sample. In these three counties, after excluding suits for ordinary bad debts, 310 promissory notes were written between May 15, 1861, and June 30, 1862, to raise money for the southern forces. Each promissory note had a single payee and on average between two and three cosigners. Banks discounted these notes, in other words cashed them, and signers and payees alike became defendants in the resulting court cases. In these cases there were 369 separate defendants. On average each individual signed between two and three different promissory notes, though some signed many more. William S. Brown of Saline County signed thirty-six. However, most defendants were either the signer

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<sup>78</sup> Geiger, "Missouri Banks and the Civil War", 101.

or the payee of a single note. In the three counties the note written for the largest amount was for \$8,100; the smallest was for \$61. Most were for amounts between \$300 and \$1000, repayable in one hundred twenty days. The total amount of money raised in this fashion in these counties amounted to around \$330,000, from twelve different banks. Six of these banks were plaintiffs in 91 percent of the cases.<sup>79</sup>

Two features stand out about this lending. The first was how much money the banks paid out. A survey of counties with surviving court records puts the total around three million dollars. That was a huge sum in 1861, when a state-of-the-art military sidearm, a Colt army model .44, cost \$13.75. Later, after Unionist bankers replaced the southerners, the banks contributed no more than an estimated two million dollars to the Union war effort, over the remaining course of the war.<sup>80</sup>

The second striking feature about this lending was its complete uniformity of method. As shown on Map III, the lending took place over a wide geographic

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<sup>79</sup> See Appendix II for calculations. The larger of the two notes was for \$8,177.10. Exchange Bank of St. Louis vs. John N. Garnett, Henry Garnett, William W. Graves, Thomas Garnett, Edward G. Garnett [My reference number SA63B044]. Saline County Circuit Court papers, October 1863 session, Marshall, Missouri. The smaller of the two notes was for \$60.90. Western Bank of Missouri at Glasgow versus John B. Jones, William S. Brown [My reference number SA63B145]. Saline County Circuit Court papers, October 1863 session, Marshall, Missouri. Six of the twelve banks accounted for 283 cases of the cases filed, or 91.3 percent of the three-county total. These banks were the Bank of St. Louis at Boonville; the Farmers Bank of Missouri at Lexington; the Bank of the State of Missouri at Arrow Rock; the Merchants Bank of St. Louis at Brunswick; William H. Trigg (a private banking firm in Boonville); and the Western Bank of Missouri at Glasgow.

<sup>80</sup> See Appendix II for calculations. Weapons of the Civil War, <http://members.tripod.com/~ProlificPains/wpns.htm> (viewed February 2 2005). U.S. Army, <http://www.army.mil/soldiers/sep95/p18.html>; Beretta U.S.A., [http://www.berettausa.com/product/product\\_pistols\\_main.htm](http://www.berettausa.com/product/product_pistols_main.htm). Cable, "The Bank of the State of Missouri," 273.

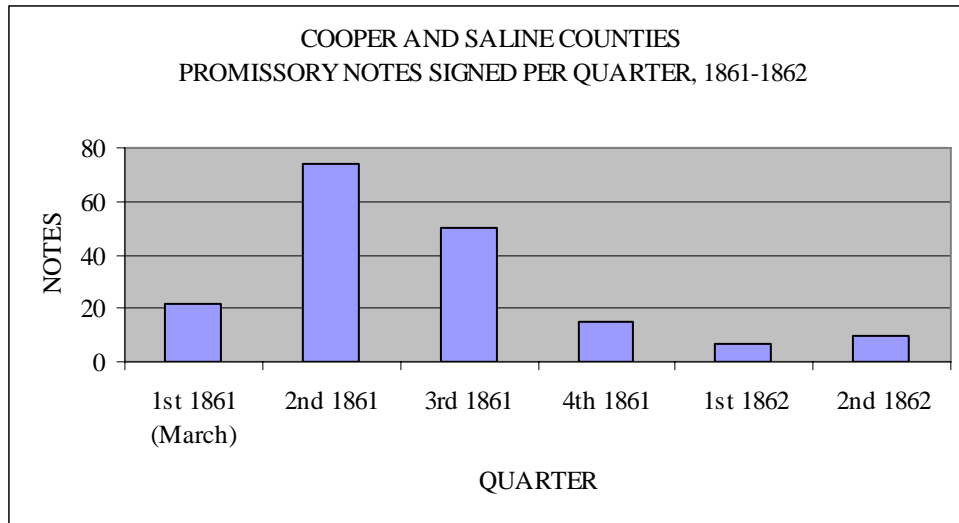
area. Except for the names of the signers, promissory notes written in late 1861 in Andrew County, in far northwestern Missouri, look exactly like promissory notes written in New Madrid County, the farthest southeast county—a distance of some 566 miles. At least three days’ journey separated these two locations, traveling by rail and steamboat along the fastest route. Viewed another way, this is more than half the distance between St. Louis and New Orleans. Examining the signers themselves, there is little to suggest long-distance connections between individuals in distant parts of the state. Geographically, people who signed these notes lived close to one of the branch banks, in a scatter diagram with a bank at the center.<sup>81</sup> As surprising as the geography, is the time period over which these notes were written. Graph I shows that most of the notes date from the second quarter of 1861, April 1 through June 30. The uniformity of how these notes were written, the wide geographic extent and the tight time frame, all suggest some coordination. However, the geographic extent and the poor communication links make centralized control unlikely.

These factors and the relationships between signers and bankers, considered in the following chapter, suggest what is known in sociology as a small-world network. Sociologists define a network as a group of individuals connected through some means, whether for social, kinship, business, or any other

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<sup>81</sup> By railroad from St. Joseph to Hannibal (194 miles), by steamboat from Hannibal to St. Louis (130 miles), and then by a different steamboat from St. Louis to New Madrid (about 242 miles—a total distance of 566 miles. The alternative would be by steamboat from St. Joseph to St. Louis (448 miles), and then from St. Louis to the mouth of the Ohio (180 miles), and from there to New Madrid (about 62 miles)—a total distance of about 690 miles. The distance from St. Louis to New Orleans is 1039 miles. National Oceanic and Atmospheric Administration and the National Ocean Service, *Distances Between United States Ports* (Washington, D.C.: National Ocean Service, 2002), T-19 through T-21. Missouri Highway and Transportation Department, *Official Highway Map, 2003*.

reason. Networks can be hierarchical, such as a government, a corporation, or a military command. By contrast, a small-world network is made up of regional



clusters loosely linked to a central authority. Clusters are composed of individuals—nodes, in network terminology—who are connected through multiple interpersonal relationships. In small-world networks, relations between members within clusters are much closer than in hierarchical networks. Thus, information flows more freely and news spreads faster than in most hierarchical networks. Though decentralized, leadership still exists in small-world networks, but usually extends only to the boundary of the cluster. Some individuals, called hubs, are more “popular” than others, in the sense of having a greater number of affiliations. The hubs are leaders, who draw their power from their personal influence with members of the group.<sup>82</sup>

Of all the individuals involved with the promissory notes, the bankers and their major customers, the planters, were the likely hubs. That is, bankers and

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<sup>82</sup> Sageman, *Understanding Terrorist Networks*, 137-58. Gould, “Why Do Networks Matter?” 233-57. Marsden and Friedkin, “Network Studies of Social Influence,” 2-26.

planters had the most personal connections of all the borrowers and lenders. Most of Missouri's bankers in this period built large mercantile businesses before entering banking. To be successful, merchants, like bankers, needed to know many people personally. Writing in 1849, the journalist John Beauchamp Jones described the western merchant as

a general *locum tenens*, the agent of everybody! And familiar with every transaction in his neighborhood. He is a counselor without license, and yet invariably consulted, not only in matters of business, but in domestic affairs. . . . Every item of news, not only local, but from a distance,—as he is frequently the postmaster, and the only subscriber to the newspaper—has general dissemination from his establishment, as from a common center; and thither all resort, at least once a week, both for goods and for intelligence”<sup>83</sup>

Through bankers and merchants, more than anyone else, all community relationships—kinship, business, social, and class—came together. To these wide networks of mingled business and personal connections, bankers brought control of the money and access to modern telecommunications; planters lent social prestige and extended-family leadership. In everyday business bankers were in constant contact with one another, mostly by telegraph. In 1861, outside their headquarters locations in St. Louis, Lexington and St. Joseph, most of Missouri's thirty-three branch banks were in towns with telegraph links. Most of the remaining banks were within twenty miles of such towns, or were in towns on navigable waterways. News of the outbreak of fighting in St. Louis and

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<sup>83</sup> Luke Shortfield [John Beauchamp Jones], *The Western Merchant* (Philadelphia, Pa.: Grigg, Elliot, 1849), preface; quoted in Atherton, “The Pioneer Merchant,” 7.

Boonville in May and June of 1861 would have spread quickly to the banks in the interior of the state.<sup>84</sup>

The banks' communication lines stretched a long way. While account books of Missouri's chartered banks have not survived, the records for 1859-1860 of the private banker Weston F. Birch of Brunswick, Missouri are preserved in the University of Missouri Western Manuscripts Collection. Brunswick is a town in Chariton County on the Missouri River and was a regular stop for steamboats. From January 1859 to December 1860 Birch recorded six hundred twenty-four transactions in "exchange" (notes discounted and bills of exchange). Three hundred ninety of these transactions, or 63 percent, involved settlement with a St. Louis bank or business firm. New York banks and businesses accounted for one hundred fifty-seven, or 25 percent. The rest of Birch's exchange business was with banks around Missouri but also extended as far as Liverpool, London, New Orleans, Baltimore, Richmond, Philadelphia, Cincinnati, Pittsburg, and Louisville. The point is, even country bankers such as Birch routinely communicated with distant locations to conduct their business.<sup>85</sup>

Given the difficulty of travel and the limited availability of the telegraph in 1860, a high concentration of promissory-note cases probably marks a small-world network cluster. Because of the difficulties of travel, the individuals

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<sup>84</sup> The St. Louis-headquartered banks were the Bank of St. Louis, the Exchange Bank of St. Louis, the Mechanics Bank of St. Louis, the Bank of the State of Missouri, the Merchants Bank of St. Louis, the Union Bank of St. Louis, the Southern Bank of St. Louis. The Farmers Bank of Missouri was headquartered in Lexington, Missouri; the Western Bank of Missouri in St. Joseph.

<sup>85</sup> Weston F. Birch & Son account books (vol. 2, Exchange Book, 1859-1871), Mss. 2310, University of Missouri, Western Historical Manuscripts Collection, State Historical Society of Missouri, Columbia, Missouri. James T. Lloyd, *Lloyd's Railroad, Telegraph & Express Map of the United States and Canadas from Official Information* (New York: James T. Lloyd, 1867).

composing a cluster would need to be geographically close to one another for good communication to be possible. Map III shows several unconnected concentrations of bank cases. By far the largest is the cluster made up of the Boonslick and adjoining counties, including Cooper, Pettis, and Saline Counties. This central-west region may be actually several overlapping clusters. Other, smaller clusters include a two-county northeast region, of which Lewis County is seemingly the center; a region in the Bootheel of southeast Missouri, centering on Mississippi County; and an isolated pocket in St. Charles County outside St. Louis.<sup>86</sup>

An important feature of a small-world network is that clusters have much more autonomy than sublevels of a hierarchical network. Unlike a hierarchal network, removing a regional or even the central hub will not disable a small-world network. In the present instance, the central hub and prime mover in the lending was Governor Claiborne Fox Jackson. Tellingly, when Union forces chased Governor Jackson down to Arkansas, the money did not stop flowing from the banks. Like the rebellion itself, the lending continued without him.<sup>87</sup>

Thus, despite their military reverses, Missouri's southern men early on gained control of most of the banks' money. Despite their numerical inferiority to

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<sup>86</sup> The picture is incomplete owing to a number of courthouse fires, during the Civil War and after, which destroyed the pertinent records. Precise determination of regional hubs would depend on more detailed analysis of the case and defendants in these counties, similar to what I did with the three-county sample. But based on the information at hand, there are probably six regional hubs in the central region: Pettis-Saline, Clay-Jackson, Schuyler, Lafayette-Carroll, Henry-St. Clair, and Greene.

<sup>87</sup> Sageman identifies the al-Qaeda terrorist network as a small-world network, and argues that the network would survive even if Osama bin Laden were captured or killed. Sageman, *Understanding Terrorist Networks*, 137-58.



Missouri's Unionists, the southerners were in a sense better organized.

Missouri's southerners were the earliest permanent white settlers in the state, and the longest established in the Boonslick. Among them were many of each community's richest men—planters, bankers and leading merchants, men of mature years and long residence. Such men had many personal and commercial connections, and they routinely did business using the telegraph, the most modern communication lines then existing. Missouri's Unionists had numbers and the superior power of the federal government on their side. The Union men could not, however, prevent rapid communication among between the pro-southern business and community leaders around the state. When Union forces gained control of the banks, the money was already gone.

## CHAPTER 4

### KINSHIP AND SOCIAL CONNECTIONS

David Pinger, the St. Joseph merchant, testified to a seemingly calm and friendly negotiation with Robert W. Donnell, for the latter's bank to finance the supply of the southern forces. Other evidence suggests that what happened was neither calm nor friendly, and that many people who had money tied up in the banks—Unionists and southern sympathizers alike—were simply robbed. The bankers gave almost all the money to their own family members, and the names signed to the promissory notes form a social register of communal and kinship relations of the important families in these neighborhoods.<sup>88</sup>

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<sup>88</sup> Secondary sources consulted on the subject of family ties, authority and communication included Billingsley, *Communities of Kinship*; Cashin, "The Structure of Antebellum Planter Families;" Faragher, *Sugar Creek*; Kenzer, *Kinship and Neighborhood in a Southern Community*; Kiemer, "Hospitality, Sociability, and Gender in the Southern Colonies;" Lamoreaux, *Insider Lending*; Mann, "Mountains, Land and Kin Networks;" McCurry, *Masters of Small Worlds*; Smith, "All in Some Degree Related to Each Other;" Stowe, *Intimacy and Power*; and Stowe, "The Rhetoric of Authority."

Sources on market embeddedness and network theory that were used in this study included Gould, "Why Do Networks Matter?"; Mark Granovetter, "Economic Action and Social Structure," Marsden and Friedkin, "Network Studies of Social Influence;" Nee and Ingram, "Embeddedness and Beyond;" and Sageman, *Understanding Terrorist Networks*.

Secondary sources used in this study concerning the topic of groupthink included Cline, "Groupthink and the Watergate Cover-up: The Illusion of Unanimity;" Janis, *Groupthink: Psychological Studies of Policy Decisions and Fiascoes*; McCauley, "The Nature of Social Influence in Groupthink;" Raven, "Groupthink, Bay of Pigs, and Watergate Reconsidered;" Schafer and Crichlow, "Antecedents of Groupthink;" Sims, "Linking Groupthink to Unethical Behavior in Organizations;" Street and Anthony, "Groupthink and Escalating Commitment Behavior;" and t'Hart, *Groupthink in Government: A Study of Small Groups and Policy Failure* (Baltimore: Johns Hopkins University Press, 1994).

While Donnell's bank was supplying the southern forces in St. Joseph, the Merchants Bank of St. Louis branch in Osceola was doing the same a hundred thirty miles south. An account of the Osceola bank's doings survives in an 1863 petition that the parent bank, by that time controlled by Unionists, made to the Twenty-Second General Assembly, the new legislature elected in November, 1862. Seeking the assembly's authorization to close the Osceola branch bank, the petition charged the officers and directors "[did] squander, waste, and misapply the coin and assets of said branch bank, [accepting] in pretended satisfaction of their debts to the [bank], a great quantity of land, amounting to many thousands of acres of land, at prices greatly exceeding the cash value thereof, the aggregate of which, at the estimate placed upon them by the said Board of Directors, exceeds the sum of one hundred and seventy thousand dollars." Following this, according to the petition, the Osceola bank's directors destroyed the record books and then scattered, making it impossible to continue the business. The Osceola bankers had looted their own bank, in return for phony collateral.<sup>89</sup>

Not everyone acquiesced to this free-for-all. On October 1, 1861, in Osceola, while the wholesale hand-out of the bank's money was in progress, a depositor named Marcellus Harris demanded the return of gold he had placed in the bank. When the bank's president, William L. Vaughan, refused, Harris shot and killed him on the spot. Harris was no Unionist. He was a Virginian and a slaveholder, and his brother Edwin was a surgeon with the Confederate army.

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<sup>89</sup> An Act for the Relief of the Merchants' Bank of St. Louis (March 23, 1863), *Laws of the State of Missouri, Passed at the Regular Session of the Twenty-Second General Assembly, Begun and Held at the City of Jefferson on Monday, December 29, 1862* (Jefferson City, Mo.: 1863), 5-7.

Nevertheless, the bank had clearly stolen Harris's money. Four months later Harris himself was killed from ambush a quarter mile from Osceola, possibly in retaliation for shooting Vaughan.<sup>90</sup> Reporting these events to R. G. Dun & Company, the New York credit rating agency, the local Dun's correspondent wrote tartly, "WLV [William L. Vaughan, the bank president] dead. [Waldo P.] Johnson [one of the bank's principal investors, the former United States Senator from Missouri, expelled from the senate for treason] absconded and his immense domains attached. . . . [A]bsconded rebs JW [John Weidemeyer, another bank director] in Texas son in the rebel army property attached for more than it will bring."<sup>91</sup>

The fact that not all southern men received the banks' money raises the question of who did. A look at the 369 promissory note signers in the three-county sample shows that under 5 percent of the adult white males in these counties, and 6 percent of the household heads, signed one or more promissory notes. Nonetheless, the list of signers is a virtual Who's Who of Missouri

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<sup>90</sup> The bank was the successor to a private banking partnership of William L. Vaughan, Waldo P. Johnson, and John F. Weidemeyer. Johnson was Missouri's treasonous senator, expelled from the senate January 10, 1862, who later served as a Confederate officer and in the Confederate Congress. Weidemeyer was a wealthy, fifty-year-old Osceola merchant and the father of Captain John M. Weidemeyer, who had led the defense of the town against General Jim Lane's troops. Marcellus Harris was a prosperous, thirty-five year old farmer in St. Clair County. He had married Johnson's sister, Olive Johnson, in St. Clair County in December 1, 1859. Harris himself was killed from ambush on January 26, 1862 less than a quarter mile from Osceola. No one ever took credit for Harris' murder, but it was presumed to be revenge for Vaughan's killing. *Eighth Census of the United States, 1860*. Miles, *Bitter Ground*, 261. *Biographical directory of the American Congress, 1774-1949, the Continental Congress, September 5, 1774, to October 21, 1788, and the Congress of the United States from the First to the Eightieth Congress, March 4, 1789 to January 3, 1949, Inclusive* (Washington, D. C.: United States Government Printing Office, 1950), 1384. *History of Henry and St. Clair Counties* (St. Joseph: National Historical Company, 1883), 834, 937. Betty Harvey Williams, comp, *Henry and St. Clair County Missouri Marriage Records*, [www.rootsweb.com](http://www.rootsweb.com).

<sup>91</sup> Missouri, vol. 33, 293 and 298, R. G. Dun & Co. Collection, Baker Library, Harvard Business School, Cambridge, Massachusetts.

Confederacy in these counties, including two sons of former Governor Meredith Miles Marmaduke, and many rich men. In neighboring Lafayette County General Joseph O. Shelby, Missouri's most famous Confederate soldier, signed two such notes. Several of the borrowers were close relatives of Confederate generals, both in Missouri and out, especially Virginia generals. At the opposite end of the range of wealth and notoriety, 16 percent of the signers owned no land at all, and 13 percent owned land and personal property worth one thousand dollars or less.<sup>92</sup>

What distinguishes both bankers and signers, taken together, was that most of them were related by multiple ties of blood and marriage. Kinship connections for this group were examined at three different degrees of closeness, denoted nuclear, extended<sub>1</sub>, and extended<sub>2</sub>. Nuclear families included parents and children. Extended<sub>1</sub> families included these persons plus brothers and sisters, aunts and uncles, in-laws, nieces and nephews, grandparents and grandchildren, and first cousins (parents were siblings). Extended<sub>2</sub> kinfolk included everyone in extended<sub>1</sub>, plus second cousins (grandparents were siblings), and first cousins once removed (child of a parent's first cousin). Surviving genealogical sources

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<sup>92</sup> See Appendix II for calculations. *Eighth Census of the United States, 1860*. Warner, *Generals in Gray*; and Allardice, *More Generals in Gray*. Confederate generals with close family connections to bankers and defendants in the three-county sample include Brigadier Generals John Bullock Clark, Jr. and Sr. of Howard County, Missouri to the Clarks of Chariton County and the Turners of Howard County; Brigadier General John Hall Chilton of Loudon County, Virginia to the Chiltons of Cooper County; Brigadier Generals Richard Brooke Garnett and Robert Selden Garnett of Essex County, Virginia to the Garnetts of Saline County; General James Patrick Major of Howard County, Missouri to the Majors of Pettis and Saline counties; General John Sappington Marmaduke to the Marmaduke, Harwood, Sappington, and Jackson families (including Governor Claiborne Fox Jackson) of Howard and Saline counties; General James H. McBride to the McBrides of Cooper County; General Mosby Monroe Parsons of Cole County to the Parsons of Saline County, Missouri; and General Sterling Price to the Price and Garth families of Chariton and Howard Counties, Missouri. Fifty-seven of 363 defendants whose 1860 census records could be found listed a real estate value of zero; forty-six defendants had real and personal property valued at a total of one thousand dollars or less.

show that of the 369 borrowers in the three counties studied, 86 percent had an extended<sub>2</sub> family connection with least one other signer or banker. Since records and memory of some relationships no longer survive, the actual figure would be higher.<sup>93</sup>

These definitions of kinship are not, however, so broad as to make every southern sympathizer living in these counties related to every other. Using the broadest kinship measure, extended<sub>2</sub>, three-quarters of the pro-southern population in these counties were *not* members of the extended-family groups who became involved with the promissory notes. Most southern men living in these counties, like Marcellus Harris, had nothing to do with the banks, the notes, or the money. Since a southern victory would presumably assure the future of slavery, not even all the region's largest planters, who arguably had the most to gain from such a victory, signed promissory notes. Only about a third did.<sup>94</sup>

Other researchers have also found a high level of interrelatedness among southern whites in this period. In his study of Orange County, North Carolina, Robert Kenzer found that by the Civil War the county had divided into eight separate, more or less isolated and self-contained neighborhoods, each dominated

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<sup>93</sup> Very few of the individual borrowers and bankers were prominent individuals. Consequently, biographical data was fragmented and scattered, requiring many separate lookups for each individual. The number of sources consulted was too large to list in a single footnote. Types of sources examined included the U.S. Census for the years 1850 through 1900; county and local histories; family histories; local government records, including civil court, probate, and marriage records; military records; tombstone inscriptions, genealogical databases, local newspapers; archival material; and R. G. Dun & Company credit reports. All sources used are listed in the bibliography.

<sup>94</sup> See Appendix II for calculations. Undated clipping, *Boonville, Mo. Central Missouri Advertiser*; William H. Trigg Papers. Mss. 281, Western Manuscripts Collection, State Historical Society of Missouri/University of Missouri, Columbia, Missouri. Missouri County Circuit Court records (microform), Missouri Local Records Preservation Program, Missouri State Archives, Jefferson City, Missouri. *Eighth Census of the United States, 1860*.

by a particular extended family. Most of these families, Scotch-Irish Protestants, had arrived in the 1740s and 1750s. Many of these families had lived together in the same villages in Ireland and crossed the Atlantic aboard the same vessels. These same families left the Atlantic seaboard together and migrated west, eventually settling in Orange County.<sup>95</sup>

In Missouri the situation was the same. Agricultural immigrants typically moved latitudinally and most of Missouri's early settlers came from Kentucky, Tennessee, Virginia, and North Carolina. In 1816, John Mason Peck, a Baptist minister traveling through the first two of these states, noted that, "It seemed as though Kentucky and Tennessee were breaking up and moving to the 'Far West.'" Entire families, congregations, and neighborhoods often moved together. The bankers and signers in this study were bound by family alliances already generations old, often dating to the pre-Revolutionary southern Tidewater region.<sup>96</sup>

In the three counties, among signers with documented kinship connections, each individual was closely related on average to seven other signers or bankers, in an average total of four different nuclear families. On average, this related group of eight persons signed twenty different notes. Counting extended-family connections instead, each borrower was on the average related, near and

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<sup>95</sup> Cashin, "The Structure of Antebellum Planter Families;" 55–70; Mann, "Mountains, Land and Kin Networks," 411–34. Kenzer, *Kinship and Neighborhood in a Southern Community*, 2, 7.

<sup>96</sup> John Mason Peck, *Forty Years of Pioneer Life*, ed. Rufus Babcock (Philadelphia: American Baptist Publication Society, 1864), 146; quoted in Hurt, *Agriculture and Slavery*, 24. For example, Kentuckians who in 1860 lived in Cooper, Pettis, and Saline Counties, Missouri came largely from the Bluegrass counties near Lexington. *Eighth Census of the United States, 1860*.

far, to thirty other borrowers in sixteen different nuclear families. Each of these extended-family groups signed their names to an average of seventy-six different promissory notes.<sup>97</sup>

The figures given for extended-family connections among signers and bankers are averages only; some kinfolk groups were much larger. Seven Brown siblings of Saline County signed promissory notes in the three-county sample. Nor were the Browns an unusually large family. In the counties studied, the three Wallace brothers had the largest number of extended family members who signed notes. In all, the Wallaces' relatives included 130 different signers from 66 different nuclear families, or over one-third of all defendants in the three-county sample. These numbers of kinfolk may seem improbably high, but nuclear families were large, families lived near one another for generations, and tended to marry close to home. In the rural neighborhoods of central Missouri, the signers of the promissory notes would have known and recognized many more kinfolk than twenty-first century Americans.<sup>98</sup>

A single example of one extended family of bankers and signers shows the complexity of these kinship ties. In 1861 and early 1862, the president of the Bank of the State of Missouri branch in Arrow Rock, William Breathitt

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<sup>97</sup> "Close" used here to mean fathers and sons, uncles and nephews, fathers- and brothers-in-law, and first cousins. Of 369 defendants and 74 bankers in the sample, a total of 382, or eighty-six percent, had a kinship connection to other members of the sample.

<sup>98</sup> The Brown siblings were William J. Brown, William Spencer Brown, Edmund Brown, Edward J. Brown, Asbury Fletcher Brown, John Royal Brown, and James Burton Brown. Others families just as large or nearly so among the defendants were the Fergusons, Wallaces, Ellises, and Lewises. Ancestry.com, <http://www.ancestry.com/legal/Terms.aspx>; Phillips, *Missouri's Confederate*, 6. For calculations of family size, see Appendix II. For family connections in the families of large planters, see Scarborough, *Masters of the Big House*, 22-26.



Sappington, accepted forty-seven promissory notes for military supplies. The Sappingtons were related to the Harwood, Jackson, and Marmaduke families, all living nearby. These four families intermarried eleven times between 1804 and 1860, across three different states. By 1862 every member of these families had multiple kinship connections with every other. Besides ties of blood and marriage, members of these allied families joined together in various business ventures at least back to 1828. Nor does this exhaustively describe Sappington's kinship connections with other bankers and defendants. Besides the Harwoods, Jacksons, and Marmadukes, Sappington had another eighteen relatives who either signed promissory notes in the three counties or were bankers there.

Table I shows Sappington's connection to his Harwood, Jackson, and Marmaduke relatives who were bankers, signers, or both in the three-county sample. Many languages have words to describe such relationships. English does not, except for a few obsolete fragments, such as Levitical degrees, morganatic marriage, and distaff cousins. However, the importance of these family relationships is shown by the frequency of intermarriage, the generation-spanning durability of these family alliances, and the promissory notes themselves. Groups of relatives, whose family ties would often seem remote to modern observers, put themselves at great risk by cosigning the notes.<sup>99</sup>

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<sup>99</sup> The eleven intermarriages between the families were:

1. John Sappington to Jane Breathitt 22 November 1804 in Russellville, Logan County, Kentucky, Jordan R. Dodd, comp, *Kentucky Marriages to 1850*, <http://www.ancestry.com/default.aspx>.
2. Cardwell Breathitt to Rebecca Harwood, 26 March 1810 in Montgomery County, Maryland. Jordan R. Dodd, comp, *Maryland Marriages, 1655-1850*, <http://www.ancestry.com/default.aspx>.

Because the banks, under new management, later sued on the defaulted promissory notes, court records preserve the names of the banks and signers. Other sources, especially newspapers, document the names of the banks' officers and directors. Researching the bankers and borrowers' genealogies and biographies reveals not only the kinship ties connecting these people, but also suggests individuals' roles in the promissory-note transactions. The signers make up a three-tier pyramid, with leaders at the tip underpinned by subordinate groups of followers. Such a classification is imprecise, as individuals who signed multiple notes might act in different capacities on different occasions.

At the base of the pyramid were borrowers who signed a note to a storekeeper or tradesman for military kit to join the rebel forces. These men usually signed only one or two promissory notes. The soldiers' group was the largest of the three, accounting for about 66 percent of all signers. These were the young men of little or no property, noted above, who appear in the signer group.

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3. Levin Harwood to Elizabeth Breathitt, 9 December 1818 in Russellville, Logan County, Kentucky. Dodd, *Kentucky Marriages to 1850*.

4. Meredith Miles Marmaduke to Lavinia Sappington, 1 January 1826 in Saline County, Missouri. Jordan R. Dodd, comp, *Missouri Marriages to 1850*, <http://www.ancestry.com/default.aspx>.

5. Claiborne Fox Jackson to Mary Jane Breathitt Sappington 17 Feb 1831 in Saline County, Missouri. Phillips, *Missouri's Confederate*, 67-68.

6. Claiborne Fox Jackson to Louisa Catherine Sappington 12 September 1833 in Saline County, Missouri. Phillips, *Missouri's Confederate*, 69-70.

7. Erasmus Darwin Sappington to Penelope Breathitt, 16 November 1838. Bloch, *The Paintings of George Caleb Bingham*, 169.

8. Claiborne Fox Jackson to Eliza W (Sappington) Pearson, 27 Nov 1838 in Saline County, Missouri. Phillips, *Missouri's Confederate*, 91.

9. William Breathitt Sappington to Mary Mildred Breathitt, 3 September 1844 in Saline County, Missouri. Dodd, *Missouri Marriages to 1850*.

10. Levin Breathitt Harwood to Jane Breathitt Marmaduke 1 September 1846 in Saline County, Missouri. Dodd, *Missouri Marriages to 1850*.

11. Darwin William Marmaduke to Jane C. Sappington 15 September 1860 in Saline County, Missouri. Jordan R. Dodd, comp, *Missouri Marriages, 1851-1900*, <http://www.ancestry.com/default.aspx.2000>; Phillips, *Missouri's Confederate*, 71; Lynn Morrow, *John Sappington: Southern Patriarch in the New West* (No loc.: By the author, n.d.), 18.

**Table I: William B. Sappington Kinship Connections**

<b>Name</b>	<b>Relationship</b>
Levin Breathitt Harwood	first cousin; wife's first cousin; niece's husband
Claiborne Fox Jackson	brother-in-law; wife's cousin's husband; brother-in-law's wife's brother-in-law
Thomas Jackson	brother-in-law's brother; wife's husband's cousin's brother
Darwin William Marmaduke	(blood) nephew; wife's niece's husband; husband of first cousin once removed
Vincent Marmaduke	nephew; wife's first cousin once removed

A closer examination shows that such men usually were related to a banker or another signer of far greater means, sometimes serving in the same military unit. Also in this bottom tier of low-incidence signers were military officers, including seven Confederate regimental colonels, who were responsible for supplying their men. The middle tier of the pyramid consisted of storekeepers and tradespeople who accepted notes as payment from the first group and subsequently discounted the notes to a bank. David Pinger, the St. Joseph merchant, was a member of this group. The merchants' names may therefore appear on many promissory notes,

and they were therefore defendants in as many cases. Merchants and other suppliers make up about 23 percent of all signers.<sup>100</sup>

The story of these first two groups is straightforward. All the signers believed in the southern cause, but for the men at the base of the pyramid, the issue was survival. For these men, the choice was between signing a note and going to war unarmed. Going poorly armed into battle was far riskier than accepting a loan, whether the borrower could pay it back or not. There was also the overwhelming weight of social and family duty. On average each man had a score of relatives, close and distant, and unnumbered other friends and neighbors signing promissory notes. Nor are the military officers who had to equip their men, and the storekeepers who accepted promissory notes from them, difficult to understand. No decent commander would think twice about signing a piece of paper to feed or equip his men. Merchants like David Pinger could either accept promissory notes or have their stock requisitioned and receive no compensation at all.

The third and last group, at the top of the pyramid and composed of about 11 percent of borrowers, is more complex. The men in this group were older, richer, and included about one-third of the rich planters in the three-county sample. These men were the social equals, or betters, of the bankers. Members of this third group sometimes signed as many as twenty or thirty notes. William

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<sup>100</sup> Soldiers comprised approximately 245 of 369 total defendants in the sample, including Colonels Horace Holley Brand, John T. Graves, Thomas F. Houston, Ebenezer Magoffin (brother of Kentucky's pro-Confederate governor, Beriah Magoffin), Vincent Marmaduke, Thomas Monroe, and Henry Clay Taylor. *Soldiers Database: War of 1812-World War I*. Merchants comprise approximately 85 of 369 total defendants in the sample.

S. Brown of Saline County signed thirty-six. These men, working with the bankers, moved the lending forward. In one sense these men acted as loan sureties, committing to repayment if the original signers could not or would not pay. However, the bankers handed out much more money than any of the signers could ever repay. Besides, the Jackson government-in-exile had passed various war-financing measures, signaling its intention to assume these debts. The bankers probably insisted that members of this third group of signers vouch that the money would be used as intended, to buy arms and equipment for the younger and poorer men going off to fight. The promissory notes served as receipts for the loans, for which the banks could claim repayment from the Confederate state government once the South had won.<sup>101</sup>

What the sample data from the three counties show, then, is that in a population of hundreds of signers, a much smaller subgroup vouched for the lending. The early impetus for the lending came from Governor Claiborne Fox Jackson's and a small group of senior St. Louis bankers. These men next involved the branch bankers in the rural counties, planning to move money out of St. Louis and beyond the reach of Union forces. As described in the preceding chapter, following the flight of the Jackson government, there appears to have been little, if any, centralized control of the lending. However, the pyramidal

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<sup>101</sup> Cosigners comprise approximately 39 of 369 total defendants in the sample. The bonds the Jackson government had issued were declared receivable in payment of all dues to the state. Also, the Jackson government's legislation authorizing the bond issue stated that the bonds should be paid out "as the exigencies of the state should require." Another act levied a property tax on Missouri counties for the defense of the state. The monies so received were to be paid into an escrow account held by the county court of each county, which court could draw warrants on the account in payment for military supplies. An Act to Provide for the Defense of the State of Missouri (November 1, 1861), *Senate Journal, Rebel Legislature*, 34-35.

hierarchy of borrowers, the family connections that linked them, and the wide disparities in status and social position all point toward some local control. With a careful reading of the available data on the individual signers in the three-county sample, it is possible to infer who the local leaders were.

Some commonsense assumptions can be made about which individuals carried more weight in family councils. In general, older, richer men will trump younger, poorer men; fathers will trump sons. Governor Jackson's own family in Saline County shows these unequal power relationships. Nine of seventy-six bank officers and directors of the nearby banks were Jackson's relatives by blood or marriage. Also numbered among Jackson's relations were 15 of the 369 defendants in the three-county sample. These relatives signed some twenty-eight promissory notes in the three-county sample, or about 9 percent of the total. Jackson's extended family signed one hundred twenty-seven different promissory notes, over a third of the total. One of these extended-family members was Jeremiah Liggett, who in 1860 was a thirty-one-year-old Saline County merchant with two slaves and no land. Liggett's brother Stephen was married to Jackson's sister-in-law, whose own brother was William B. Sappington, planter, owner of thirty-eight slaves and twenty-three hundred acres, and a bank president.<sup>102</sup>

It is clear whose opinions count in such relationships, and where authority lies. Not only was there a great disparity in economic power; the rich men whose names appear on the promissory notes also headed large extended families.

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<sup>102</sup> Phillips, *Missouri's Confederate*, 7n12. *Seventh Census of the United States, 1850. Eighth Census of the United States, 1860*. Cooper County Circuit Court records, Boonville, Missouri; Pettis County Circuit Court records, Sedalia, Missouri; Saline County Circuit Court records, Marshall, Missouri. Ancestry.com.

Among this smaller group of rich and powerful men, Governor Jackson's brother, brother-in-law, nephew, and cousins who were bank officers and directors, including William B. Sappington, could scarcely have been free agents, uninfluenced by the governor's plans and policy. Also, at least some of the bank officers and directors had to agree to accept a note. Thus, kinship connections to the defendants identify complicit bankers. In the three-county sample, one family overtops the rest in wealth and prestige, and centrality within the family links connecting both bankers and defendants together: the extended family of the Sappingtons and Marmadukes, Governor Claiborne Fox Jackson's in-laws. In this family, two men stand out as the probable leaders of the lending in the three counties: Jackson's brother-in-law William Breathitt Sappington, and the nephew of both men, Vincent Marmaduke.

The patriarch of this clan and the founder of the fortunes of all three men was Dr. John Sappington, William B. Sappington's father, Vincent Marmaduke's grandfather, and Governor Jackson's father-in-law. The elder Sappington pioneered the use of quinine in to treat malaria, a scourge of the Mississippi valley in the early nineteenth century. Sappington's Anti-Fever Pills worked, unlike most patent medicines. Sappington sold the pills from Ohio to South Carolina to Texas, becoming one of the richest men in Missouri. Dr. Sappington had a strong sense of family duty, and used the pill business to employ his sons, and sons-in-law, and as many other relatives as he could. The family was also politically connected. One of Dr. Sappington's brothers-in-law, John Breathitt, became governor of Kentucky, and another, George Breathitt, was private

secretary to Andrew Jackson. Two of Sappington's sons-in-law, Meredith Miles Marmaduke and Claiborne Fox Jackson, became governors of Missouri.<sup>103</sup>

After the doctor's death in 1856, his son William B. Sappington was one of the two or three senior family members. By that time the family, besides selling anti-malaria pills nationwide, had diversified into farming, stock raising, land speculation, the Santa Fe trade, retailing, politics, saw and grist milling, salt production, coal mining, and money lending. Collectively, the family owned over three hundred slaves in Saline County alone. Besides being the richest man in a county with many rich men, William B. Sappington was Governor Jackson's brother-in-law, brother-in-law to former governor Meredith Miles Marmaduke, and uncle to John Sappington Marmaduke, a future Confederate general and governor of Missouri. In 1857 the family formalized its lending business, putting up much of the money to form the new branch of the Bank of the State of Missouri in Arrow Rock. William B. Sappington became the bank's president, and several other relatives served as directors.<sup>104</sup>

Sappington's nephew, Vincent Marmaduke, was a son of a former governor and brother of a Confederate general, a lawyer and a Yale graduate, a planter and a stock raiser. After graduating from Yale in 1852, where he was a member of Skull and Bones, Marmaduke read for the law and joined the bar in Saline County. Instead of practicing law, however, he principally occupied

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<sup>103</sup> Lewis Collins, *Historical Sketches of Kentucky...* (Maysville, Ky.: 1847; reprint, Lexington, Ky.: Henry Clay Press, 1968), 211-12.

<sup>104</sup> Lynn Morrow, *John Sappington: Southern Patriarch in the New West* (No loc: By the author, n.d.), 18. *Marshall, Mo. Democrat*, 7 March 1860, 2. *Seventh Census of the United States, 1850. Eighth Census of the United States, 1860.* Ancestry.com.



himself with growing hemp on his plantation of fourteen hundred acres with twenty-nine slaves. In the late 1850s, Marmaduke was a rising star in the state Democratic Party. Elected a delegate to the secession convention of 1861, Marmaduke initially voted against secession. However, he later spoke out against the Union and was imprisoned in St. Louis. Later, he requested permission to go South beyond Union lines. There he was commissioned a colonel in the Confederate army and served under generals Bragg and Hindman. Subsequently, Marmaduke was attached to the Confederate consular service and went to Europe to negotiate arms purchases. On his return to Richmond, he was commissioned a colonel in the Confederate Secret Service. In December 1864 he was arrested in the Northwest Conspiracy, a plot to free the thousands of Confederate POWs held near Chicago and form them into an army to open a second, northern front. After a military trial and a narrow escape from hanging, Marmaduke returned to Missouri after the war, shorn of his land, slaves and money. There he passed the rest of his life quietly, involving himself in newspaper publishing and Confederate veterans' organizations. He died in 1904.<sup>105</sup>

The Sappingtons and Marmadukes were exceptional chiefly in having family connections straight to the governor's mansion. Similar rural magnates lived throughout the Boonslick and nearby counties. They were all rich, long-

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<sup>105</sup> *Eighth Census of the United States, 1860*. Hon. William Barclay Napton, *Past and Present of Saline County, Missouri* (Indianapolis, Ind.: B. F. Bowen, 1910), 847. O. P. Sturm, "The Great Chicago Conspiracy," *Marion County Magazine* 1 (1904): 55–61. Conspiracy Theory Research List, <http://www.ctrl.org/graphicHome/CTRLhome.html> (viewed December 6, 2005). *Columbia, Missouri Statesman*, 10 July 1863, 2. *Sedalia, Mo. Daily Democrat*, 20 February 1872; 24 September 1876 [http://content.ancestry.com/iexec/?htx=view&dbid=6525&iid=NEWS-MO-SE\\_DA\\_DE.1876.09.24-00002&r=an&rc=166,3820,302,3849;321,3823,519,3852&fn=vincent&ln=marmaduke&pid=1395](http://content.ancestry.com/iexec/?htx=view&dbid=6525&iid=NEWS-MO-SE_DA_DE.1876.09.24-00002&r=an&rc=166,3820,302,3849;321,3823,519,3852&fn=vincent&ln=marmaduke&pid=1395) (viewed December 19, 2005). *Boonville, Mo. Weekly Advertiser*, 6 October 1876. *Atlanta, Ga. Constitution*, 27 November 1897, 1.

established men, heads of large families, seemingly involved in every important venue—commerce, finance, politics, and even religion, as with Reverend Thomas Johnson, bank president and missionary. On their home turf, such men usually get their way. Most had local, rather than statewide influence, but local influence mattered, in dealing with the local bankers. That such men as Sappington and Marmaduke were the leading men in their home counties does not mean that they personally influenced each of the hundreds of signers of the promissory notes. Their word, however, would have carried great weight with the other rich men in their neighborhoods, who would in turn have communicated with their own kinsmen.<sup>106</sup>

In short, in late 1861 and early 1862, Missouri's bankers financed supply purchases for rebel troops, in effect loaning money to the exiled secessionist state government. The loans also kept the banks' money out of Union hands. However, this lending was unevenly distributed among southern sympathizers. The bankers, in effect, cashed a great many bad checks and handed the money over to their relatives. This amounted to a massive fraud against anyone else with money tied up in the banks, southern men and Unionists alike. The bankers went

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<sup>106</sup> Besides Sappington and Marmaduke, a third person appears to have played an important role in the lending that occurred in the three-county sample: William E. Burr, cashier of the Bank of St. Louis branch at Boonville in 1861. Little is known about Burr, save that he came from Kentucky and had a tenuous connection to the extended family network that controlled the Boonville bank. Burr was probably involved in the lending less because of family connections than because he appears to have been a very capable and useful man. After Burr's death a history of St. Louis described him as having "financed many of the operations of the Confederate Army." Unlike most of the other pro-southern Missouri bankers of this period, Burr landed on his feet after the war. When the Bank of St. Louis was reorganized into the St. Louis National Bank under the provisions of the National Banking Act of 1863, Burr became the bank's president, and was later the organizer and first president of the St. Louis Clearing House Association. Jackson, *Missouri Democracy*, vol. 3, 165. *Boonville, Mo. Weekly Advertiser*, 12 August 1898. Hubbard and Davids, *Banking in Mid-America*, 116.

further still, handing out so much money for inadequate or phony collateral that the banks themselves were brought to the brink of insolvency. In doing this the bankers egregiously violated their fiduciary responsibilities to most of the banks' investors, depositors, and holders of the banks' paper, regardless of their politics. The loans were a kind of fiscal bonfire, into which the bankers and borrowers flung not only their own property, but that of their neighbors as well.<sup>107</sup>

The bankers, as leading citizens in the small towns and rural neighborhoods in which they lived, were members of a tightly knit kinship network that formed the ruling elite in these areas. These men would take care of their own, and they did so now. But these same family connections would prove their downfall. Later, even before the Confederate defeat, new, unsympathetic bankers controlled the banks and sued on the loans. Because of who got the money, the lawsuits disproportionately affected men who before the war had been the community leaders, and their extended families. Southern defeat meant the notes' signers had to repay the money out of their own property. This was impossible, given the sums of money involved, whether the South won or lost.

The social division of the promissory note signers, and their different degrees of community influence and power, raise questions of agency. Simply because the bankers and planters controlled the money flow, did not mean they drove events. In 1861, young men on both sides formed military units by volunteering at public meetings, and then electing officers from their number. These new military units had immediate and pressing needs for equipment and

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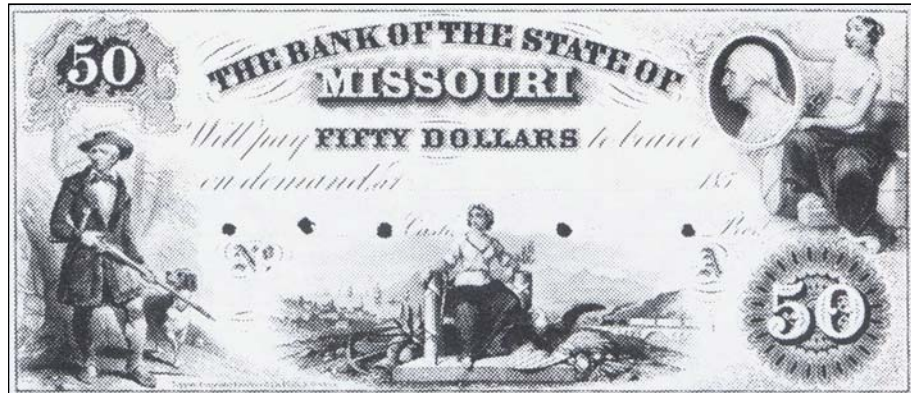
<sup>107</sup> Geiger, "Missouri Banks and the Civil War," Appendix 2, "Sources and Uses of Funds," 185-215.

money. Some volunteers could supply their own horses, guns, and other gear; others lacked such items, and had to rely on some form of outside help. Somehow, the officers of the new volunteer units and the men too poor to equip themselves met with the bankers and other rich men of the community. The commitments and agreements made at these meetings probably varied widely and depended on the personalities involved. There is no reason to doubt the commitment and willingness to fight of either the old men or the young men. But each group likely felt pressure from the other to act as they did.

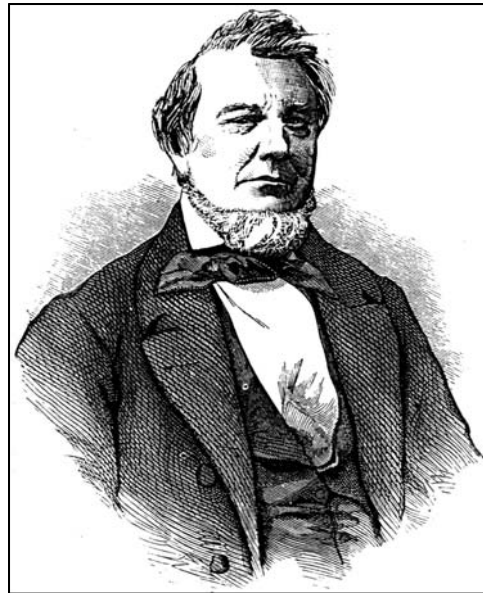
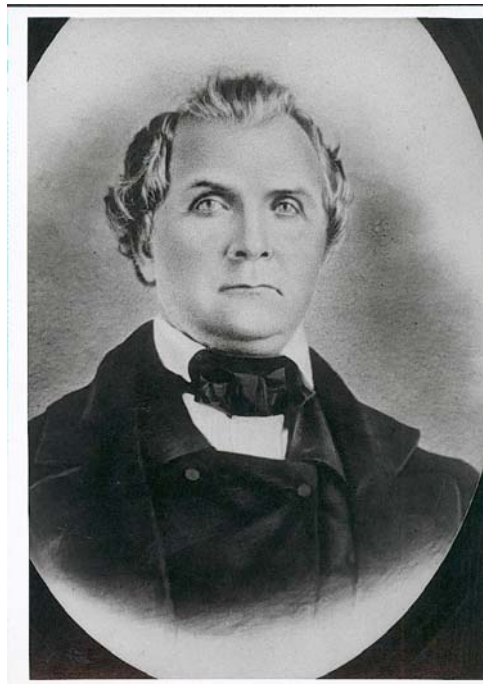
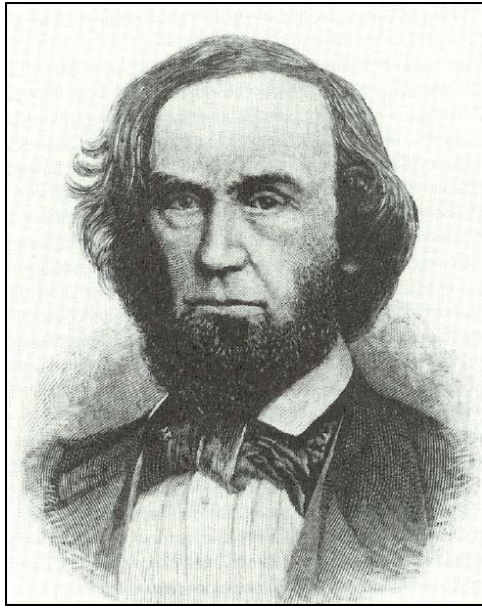


Social aspirations: banker/planter homes.

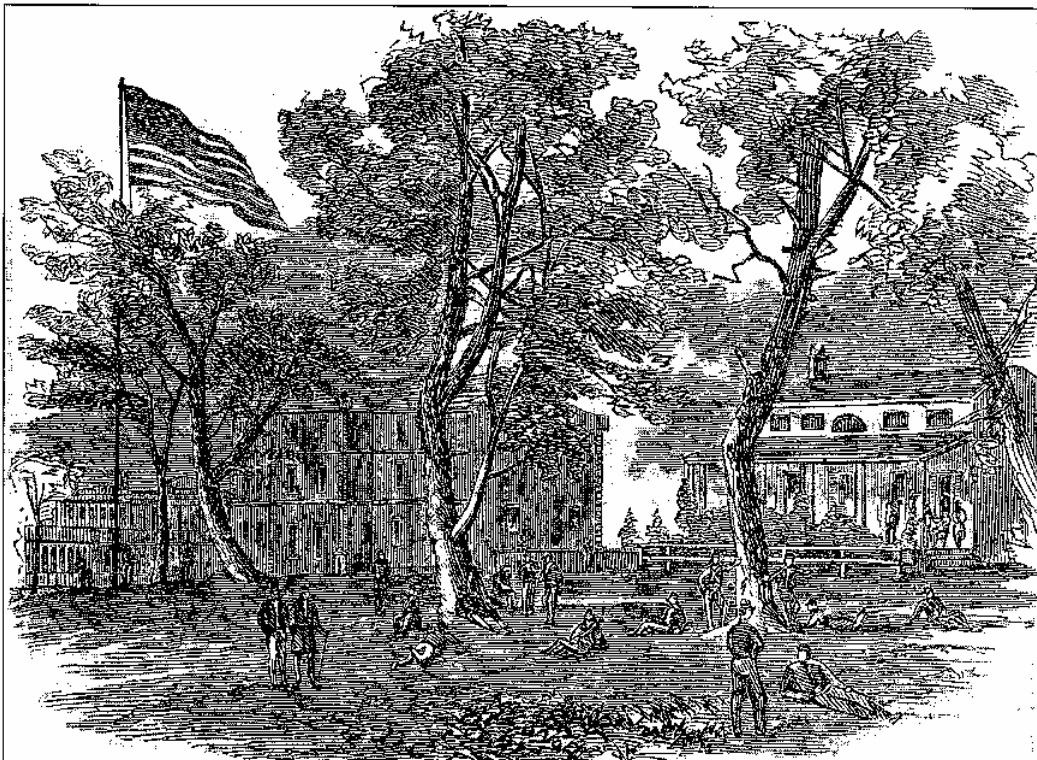
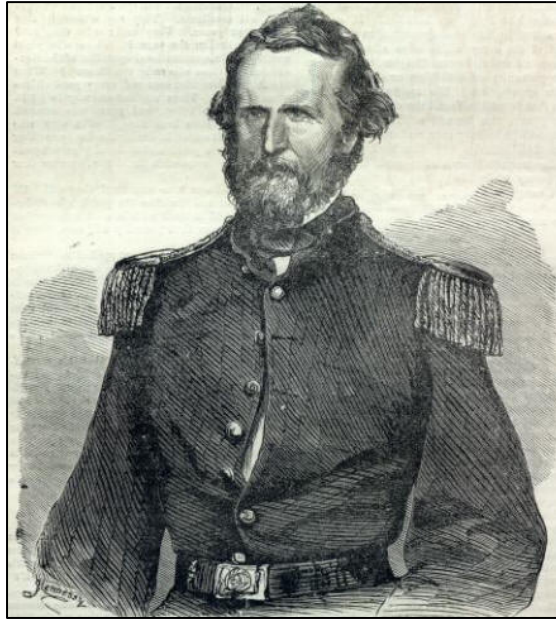
Top: Sylvan Villa, Glasgow, Missouri. Home of Captain William David Swinney, President, Western Bank of Missouri branch at Glasgow. Used by permission, State Historical Society of Missouri, Columbia. Bottom: Prairie Park, Arrow Rock, Missouri. Home of William Breathitt Sappington, President, Bank of the State of Missouri branch at Arrow Rock. Photograph by Jeff Yelton.



Slavery and plantation imagery, Missouri banknotes, ca. 1860. Ball, Douglas B., et al., cat. *The Dr. Joseph Vacca Collection of Missouri Currency, et al.* Munson: NASCA (Numismatic and Antiquarian Service Corporation of America), 1981.

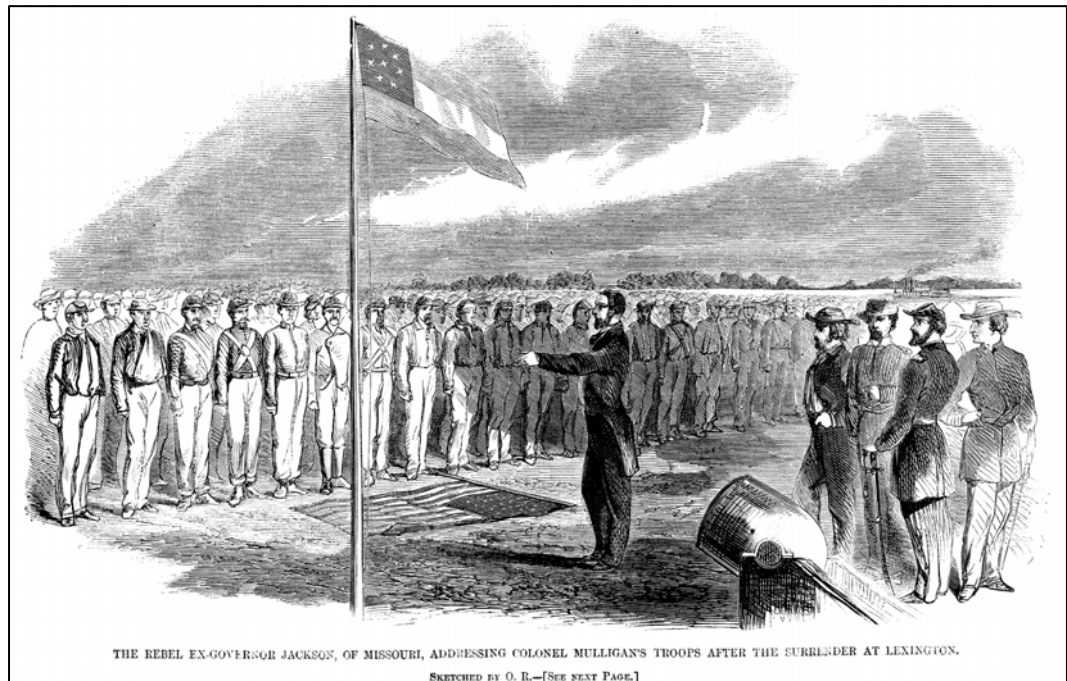


Bankers, all. Top left: Former Missouri State Banking Commissioner, Governor Claiborne Fox Jackson, 1806 – 1862, 1861. Used by permission, State Historical Society of Missouri, Columbia. Top right: Reverend Thomas Johnson, 1802 – 1865, President, Union Bank of Missouri branch at Kansas City, 1850s. Kansas State Historical Society website, <http://www.kshs.org/places/shawnee/history.htm>. Bottom left: David Waldo, 1802-1878, Cashier, Southern Bank of Missouri branch at Independence, 1850s. Used by permission, State Historical Society of Missouri, Columbia. Bottom right: Robert Barnes, 1808-1892, President, Bank of the State of Missouri parent branch, St. Louis, ca. 1859. Edwards, Richard and M. Hopewell, M.D. *Edwards' Great West and her Commercial Metropolis. Embracing a General View of the West and a Complete History of St. Louis.* St. Louis: Published at the Office of Edwards' Monthly, 1860.



Top left: Brigadier General Nathaniel Lyon, USA, 1818 – 1861. Cover illustration, *Harper's Weekly*, July 13, 1861. Courtesy of [harpersweekly.com](http://harpersweekly.com). Top right: Former Governor and Missouri Banking Commissioner, Major General Sterling Price, CSA, 1809 – 1867, ca. 1863. Chicago Historical Society. Bottom: United States Arsenal at St. Louis. Source: Wood engraving by Alexander Simplot, 1861. Photograph and Print Collection, Missouri Historical Society, St. Louis, Missouri.





Top: Missouri Confederate State Government Bond, 1862. Ball, Douglas B., et al., cat. *The Dr. Joseph Vacca Collection of Missouri Currency, et al.* Munson: NASCA (Numismatic and Antiquarian Service Corporation of America), 1981. Bottom: "The Rebel Ex-Governor, Jackson, of Missouri, Addressing Colonel Mulligan's Troops after the Surrender at Lexington." Cover illustration, *Harper's Weekly*, October 19, 1861. Illustration courtesy of harpersweekly.com.

## CHAPTER 5

### THE UNIONIST RESPONSE

After the collapse of Governor Jackson's plans, only force of arms would achieve Missouri's secession. But this was never even remotely possible. Southern forces never regained the advantage in Missouri after the battle of Boonville in June of 1861. In the end democratic politics, political skullduggery, and military force all failed to take Missouri out of the Union. Still, the war would last another three years in Missouri. In 1864 Missouri State Guard forces—by that time part of the Confederate Army of the West—were decisively defeated at the Battle of Westport, and yet even then the guerrilla violence in Missouri kept right on going.<sup>108</sup>

Despite Union military superiority, stopping the flow of the money to the rebels from Missouri's banks proved to be difficult. Union control over the countryside was nowhere near secure until late in the war, and as a result the country banks were able to continue their support for the rebellion for some time. The Union authorities tried to rein in the banks by seizing the banks' funds

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<sup>108</sup> On November 16, 1861 the Confederate Congress passed a law for easy transfer of Missouri State Guard troops into the Confederate army. On April 8, 1862, accompanied by about five thousand men, General Sterling Price resigned as Commander of the Missouri State Guard and entered Confederate service in the Army of the West. After Price's resignation and the expiration of the terms of enlistment of most of the volunteers, the remaining Missouri State Guard troops served as auxiliaries to General Hindman's command in Arkansas. Bartels, *Civil War in Missouri Day by Day*, 53; Parrish, *History of Missouri*, 47-48.

outright and by purging southern bankers from their positions. The first policy did more harm than good and was abandoned. The second policy, going after the bankers, took time but was eventually more successful. Nevertheless, pro-southern bankers managed to transfer most of the money into southern hands. The new, Unionist bank officers took over banks that were often little more than bricks and mortar.<sup>109</sup>

After the flight of the Jackson government in June, 1861, Union forces controlled St. Louis and most of the northern half of the state, as well as the railroads, the Missouri River, and the larger towns. Union power in the state was at this point divided between the military command and the civilian provisional government, originally the secession convention called by Governor Jackson. From his exile in Neosho in southwest Missouri, Jackson tried one last time to secure the money from the banks as originally planned. In late June, Jackson sent State Treasurer Alfred W. Morrison, a longtime crony married to the governor's second cousin, to St. Louis to make the rounds of the banks. Morrison didn't get far before General Nathaniel Lyon, the Union firebrand, learned of his errand and had him arrested.<sup>110</sup>

The St. Louis and Jefferson City newspapers reported Morrison's mission, and a few days later published the governor's correspondence with the banks.

The bankers' loyalties were clear to all. At almost exactly this time, on July 25,

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<sup>109</sup> Secondary sources on nineteenth-century accounting that were used for background information in analyzing the Missouri banks' financial condition included Brief, *Nineteenth Century Capital Accounting*; Chatfield, *A History of Accounting Thought*; Previts and Merino, *History of Accountancy*; Schackne, *Designers of Order*; and Ten Have, *History of Accountancy*.

<sup>110</sup> *New York Times*, 18 June 1861, 4. Also Hale, *Branded as Rebels*, vol. 2, 226. Kirkpatrick, "Missouri's Secessionist Government," 124-37.

1861, General John C. Fremont, the newly appointed commander of Union forces in Missouri, arrived in St. Louis. Fremont launched policies toward the banks that outlasted his own command: confiscating the banks' money and purging disloyal bankers. Both measures were part of Fremont's larger policies for seizing private property used to further the rebellion and for removing disloyal men from powerful positions.<sup>111</sup>

A report by Assistant State Banking Commissioner George Penn late in 1861 shows the extent of the problem posed by the banks. Penn had remained at his post and replaced his chief, Sterling Price, by that time a major general in the pro-southern Missouri State Guard. Penn divided the banks of St. Louis according to their political sympathies. Penn considered the Bank of the State of Missouri, the Merchants Bank of St. Louis, and the Exchange Bank of St. Louis to be pro-Union. He classified the Bank of St. Louis, the Mechanics Bank of St. Louis, the Union Bank of St. Louis, and the Southern Bank of St. Louis as pro-southern. Total monetary circulation of the banks Penn considered pro-Union was \$3.4 million, compared with \$3.1 million for the pro-southern banks.<sup>112</sup>

Penn's assessment was incomplete and misleading, but later histories have cited it uncritically. Penn classified the Bank of the State of Missouri as pro-Union, but Robert Barnes, the president of the parent branch, was one of Jackson's original co-conspirators. Most of the bank's branch officers were southern men as well. The assistant commissioner also failed to consider the two

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<sup>111</sup> Parrish, *History of Missouri*, 28, 34-35; Parrish, *Turbulent Partnership*, 73-76.

<sup>112</sup> *St. Louis Triweekly Missouri Republican*, 1 August 1861, 2. Stevens, *The Fourth City*, 312.

major banks headquartered outside St. Louis, the Farmers Bank of Missouri in Lexington, which was pro-southern, and the Western Bank of Missouri in St. Joseph. The latter bank's parent branch was (probably) pro-Union, and its branches pro-southern. Penn's classification, therefore, which considered only the parent branches of the St. Louis banks, seriously understated rebel control of the state's banking assets.<sup>113</sup>

In August 1861 General Fremont took his first steps against the banks, ordering troops to seize all the gold and silver coin in the vaults of the St. Louis office of the Bank of the State of Missouri. Fremont also ordered all branch offices of the State Bank to send what coin they had in their vaults to St. Louis. Colonel Ulysses S. Grant, then stationed in Missouri, took part in this collection effort. After the war he wrote in his memoirs, "I had been at Jefferson City but a few days [in August or September 1861] when I was directed from department headquarters to fit out an expedition to [the towns of] Lexington, Booneville and Chillicothe, in order to take from the banks in those cities all the funds they had and send them to St. Louis." In the same period, on August 13, Union forces retreated through Springfield after the battle of Wilson's Creek, seizing the cash of the branch of the Bank of the State of Missouri as they went. The following day, at the other end of the state, federal troops also seized the funds of the Ste. Genevieve branch of the State Bank and sent the money to St. Louis. Also on August 14, General Fremont declared martial law in St. Louis, further ordering troops to seize all private property used to further the rebellion. The letters of

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<sup>113</sup> Hubbard and Davids, *Banking in Mid-America*, 93; Stephens, *The Fourth City*, 315.

Nancy Chapman Jones of Boonville to her daughter in San Antonio give an idea of how citizens in the interior viewed these policies. On August 27, 1861, she wrote, “[W]e expected they would rob the banks, as they have done at other places. We heard this morning one of the Banks gaurded against that by burning their paper [currency] and hiding the gold.”<sup>114</sup>

The stakes were high, and the Union authorities acted with urgency. However, they disastrously bungled attempts to seize the banks’ money in the towns of Lexington and Osceola. Lexington, after Boonville, was the second mustering point for the rebel volunteers called out by Governor Jackson in June. The town was the most important place on the Missouri River between Boonville and Kansas City, and the southern sympathies of the citizenry ran deep. On September 11 a thirty-five hundred man Union force commanded by Colonel James A. Mulligan occupied Lexington, to safeguard Missouri River traffic to seize a rebel strong point. The Farmers Bank of Missouri, one of the state’s main banks, was headquartered there, and Colonel Mulligan ordered his troops to seize the bank’s cash variously estimated at between \$750,000 and \$1.5 million. Also on September 11, the same day Mulligan’s troops arrived in Lexington, advance units of Sterling Price’s Missouri State Guard forces took up positions on the outskirts of the town. Fearing an imminent attack, Mulligan appealed to Fremont in St. Louis for reinforcements, but Fremont waited too long to respond. On

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<sup>114</sup> Ulysses S. Grant, *Personal Memoirs of U.S. Grant*, vol. 1, chapter 18, <http://www.theamericanpresidency.us/18th.htm>. Bartels, *Civil War in Missouri Day by Day*, 21-22. Cable, “Bank of the State of Missouri,” 273. *Official Records*, ser. 1, vol. 3, 54. *St. Louis Missouri Republican*, 19 August 1861, 2. Primm, *Lion of the Valley*, 242. Nancy Chapman Jones to May Jones McCarthy (Gibson), August 27, 1861 and October 3, 1861. Nancy Chapman Jones, *Civil War Letters*.

September 13, Price's troops sealed off the town and attacked the next day. On the 20th, after a spirited defense, Mulligan surrendered.<sup>115</sup>

The eastern newspapers reported the loss of Mulligan's command and Price's capture of the money as disasters, and evidence of the egregious incompetence of Missouri's Union generals. Lexington was the second major southern victory in the state, after Wilson's Creek. On the heels of his military victory at Lexington, General Price, with the captive Colonel Mulligan at his side, returned the money to the officers of the Farmers Bank, with much public fanfare. Fifteen thousand dollars remained missing, but two deserters from Mulligan's brigade later turned up in Chicago with the money. The whole episode made the federal forces look arbitrary and dishonest, and Price's Missouri State Guard troops the defenders of law and order and of private property.<sup>116</sup>

The clash at Osceola, south of the Missouri River, at the same time that Price was battling Mulligan, was another public relations debacle for the Union forces. There, Union Brigadier General Jim Lane commanded a force of fifteen hundred Kansas volunteers. Lane had been a leader of the antislavery Kansas militia during the bloody struggle over Kansas statehood in the 1850s and was now a United States senator as well as a general. Missourians hated Lane and

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<sup>115</sup> Bartels, *The Civil War in Missouri Day by Day*, 31-36.

<sup>116</sup> *New York Times*, 25 September 1861, 4. Jefferson Davis, in his history of the Confederacy, puts the amount of money in vaults of the Farmers Bank in Lexington at \$900,000. Jefferson Davis, *The Rise and Fall of the Confederate Government* (New York: D. Appleton and Company, 1912), 431. National Park Service, *Civil War Sites Advisory Commission Report on the Nation's Civil War Battlefields* (Washington, D. C.: 1994), Table 2. Also available online at <http://www.cr.nps.gov/hps/abpp/cwsac/cwstab2.html>. *St. Louis Missouri Republican*, 28 September 1861, 3. *Liberty, Mo. Tribune*, 4 October 1861, 2. *Liberty, Mo. Tribune*, 11 October 1861, 2; 18 October 1861, 1.

viewed him and his troops as looters and murderers. Now, Lane's force was following southern troops commanded by Brigadier General James S. Rains and Colonel Dewitt Clinton Hunter. Lane's immediate target was the army's supply train, which he tracked to Osceola, southeast of Kansas City at the headwaters of navigation on the Osage River.<sup>117</sup>

Osceola was an important strategic objective. It was the major trading center for that portion of the state and for northern Arkansas. The town had two major wholesale merchants who also controlled the local bank, a branch of the Merchants Bank of St. Louis. To the south, beyond the navigable portion of the river, were the Granby lead mines, about twenty-five miles southeast of Joplin. The mines were then in full production and a fleet of wagons hauled lead from Granby to Osceola. Business had boomed between the two locations in the last year before the war. In 1861, both southern and Union forces knew that Osceola's warehouses would be full of groceries, whiskey, clothing, hardware, and probably lead from the Granby mines. Also, the bank vault was rumored to be full of cash. Lane expected that after Lexington, Price's army would resupply at Osceola. The town was of solid southern sympathies, having raised three companies of troops for the Missouri State Guard.<sup>118</sup>

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<sup>117</sup> Colonel Dewitt Clinton Hunter, Seventh Cavalry Regiment, Eighth Division (Raines), Missouri State Guard. Originally from Vernon County, Missouri, Hunter later became a partisan leader in northwest Arkansas. Hale, *Branded as Rebels*, vol. 2, 152. Brigadier General James S. Rains, originally of Jasper County, Missouri. State senator and commanding officer of the Eighth Military District of the Missouri State Guards. Eakin and Hale, *Branded as Rebels*, vol. 1, 223, 363. *Eighth Census of the United States, 1860*. Parrish, *History of Missouri*, 43.

<sup>118</sup> Miles, *Bitter Ground*, 132, 135, 145-46. Brigadier General James H. Lane in a dispatch to Major General Fremont, dated September 24, 1861. *Official Records*, ser. 1, vol. 3, 196.



On September 20, 1861, the same day Mulligan surrendered at Lexington, Lane's brigade reached the west bank of the Osage River opposite Osceola. The men of the town were mostly gone, except for a small detachment of inexperienced volunteers. On the twenty-third, after several feints by both sides, Lane's forces shelled the town and set it on fire. Entering the town, Lane and his men took all the military stores they could carry, destroyed the rest, and then burned Osceola to the ground. The spectacle of Lane and his hated Kansans sacking a largely undefended town did nothing to help the Union cause, and stories of looting, murder, and cruelty at Osceola have circulated from that day to this. During their attack on Lawrence, Kansas two years later, some of Quantrill's men reportedly shouted "Remember Osceola!"<sup>119</sup>

Though the Osceola bank's money was gone before the Kansas troops arrived, a Leavenworth newspaper falsely reported that Lane had captured one hundred thousand dollars from the Osceola bank. This report reached St. Louis and spooked the St. Louis financial markets, which were still reacting to the

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<sup>119</sup> Bartels, *Civil War in Missouri Day by Day*, 15. Brigadier General James H. Lane in a dispatch to Major General Fremont, dated September 24, 1861. *Official Records*, ser. 1, vol. 3, 196. Brigadier General James H. Lane in a dispatch to Major General John C. Fremont, dated September 25, 1861. *Official Records*, ser. 1, vol. 3, 506. *New York Times*, 1 October 1861, 1. Miles, *Bitter Ground*, 148. *St. Louis Missouri Republican*, 1 October 1861, 3. *New York Times*, 5 October 1861, 8. Referencing the *Leavenworth Conservative*, 28 September 1861. *St. Louis Missouri Republican*, 1 October 1861, 3. Several accounts of the Osceola raid, including three by eyewitnesses, are recounted in Kathleen White Miles, *Bitter Ground*, 133-51. [civilwarhistory.com//atrocities/NorthernAtrocities;republic.k12.mo.us/highschool/teachers/kstephen/oz4d;legendsofamerica.com/OZbleedingKansas6southernmessenger.org/new\\_page\\_2; missouriflag.org/history](http://civilwarhistory.com//atrocities/NorthernAtrocities;republic.k12.mo.us/highschool/teachers/kstephen/oz4d;legendsofamerica.com/OZbleedingKansas6southernmessenger.org/new_page_2;missouriflag.org/history), referenced September 7, 2005. *Biographical Directory of the American Congress, 1771-1971*. Washington, D. C.: United States Printing Office, 1971. Hale, *Branded as Rebels*, vol. 2, 166. Soldiers Database, Missouri State Archives. Richard Reed and Rev. Lawrence Lewis, in interviews with the author, 12/10/2004. Goodrich, *Black Flag*, 16-18; Castel, "Kansas Jayhawking Raids," 1-11. Richard Reed and Rev. Lawrence Lewis, in interviews with the author, 10 December 2004.

events surrounding the Farmers Bank in Lexington. Clearly, the entire financial system was vulnerable. Federal bailouts were decades in the future, and a bank failure could drag down hundreds of depositors, investors, and businesses.

Newspapers around the country reported the battles of Lexington and Osceola, which were only a few days apart. Viewing these events closer to home, in Boonville, Mrs. Nancy Chapman Jones commented on these events to her daughter in San Antonio on October 3. Mrs. Jones wrote “The Boonville Banks and nearly all the others in the State have been robbed (sic), and the money deposited in the mother bank in St. Louis, to be convenient I presume to Gen Fremont.” Mrs. Jones was right about General Fremont’s aims, but wrong in describing the seizure of the banks’ funds as a robbery. The banks’ money was returned at the end of the war, though there was no way of knowing that in 1861.

In newspaper reporting, the southern side came off much the better at Lexington and Osceola. After Osceola, Union policy toward the banks was more cautious. On one final occasion, on November 5, 1861, soldiers seized one hundred thirty-four thousand dollars from the Bank of St. Louis branch in Boonville. Trusting the parent bank in St. Louis no more than they did the branch, the Union commander had the money deposited with an express company. After that, federal forces stayed out of the bank vaults. It was, anyway, too late. By November the southerners already had secured most of the money,

and the balance had disappeared into private caches. Overall, federal forces seized much less money than the southern men got with promissory notes.<sup>120</sup>

As they tried to seize the banks' money, Missouri's Union leaders simultaneously followed another, more successful strategy: purging southern sympathizers from strategic positions, including banks. As early as May 1861, General Lyon's troops arrested John J. Anderson, president of the parent branch of the Bank of St. Louis. Anderson's arrest, however, was a fluke, occurring months earlier than other arrests of pro-southern bankers. Governor Jackson had named Anderson Paymaster General of the Missouri State Guard forces, and Lyon's troops arrested him when they captured the southern volunteers at the St. Louis Arsenal. Anderson was later exchanged for prisoners taken by Price's forces at the battle of Lexington.<sup>121</sup>

General John C. Fremont, on arriving in St. Louis in July 1861, started a more formal policy against the bankers when he declared martial law in St. Louis. Military authorities arrested John A. Brownlee, president of the Merchants Bank of St. Louis, in August and banished him from Missouri for the duration of the war. In December 1861, General Henry Halleck, Fremont's successor, began a new policy forcing rebel sympathizers to pay monetary assessments or to post bond, forfeitable for disloyalty. Such bonds could run to several thousand dollars. William H. Trigg, president of a private banking firm in Boonville that accepted

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<sup>120</sup> Nancy Chapman Jones to May Jones McCarthy (Gibson), August 27, 1861 and October 3, 1861. Nancy Chapman Jones, *Civil War Letters*. *St. Louis Missouri Republican*, 19 August 1861, 2; *Official Records*, ser. 1, vol. 3, 54; Provost Marshall's File on Confederate Civilians, Missouri Union Provost Marshal Papers, 1861-1866, Missouri State Archives, Jefferson City, Missouri. Stevens, *The Fourth City*, 321-25.

<sup>121</sup> Stevens, *The Center State*, vol. 2, 528-30. *Official Records*, ser. 2, vol. 1, 554.

eight-six promissory notes, had to post a bond of eight thousand dollars. In October 1861, Missouri's provisional government mandated the first of a series of loyalty oaths from the state's citizens, each more severe than the last, for participation in civil society. The oath was required for anyone holding or seeking public office, serving on a jury, voting, practicing law, or serving as an officer or director in a joint-stock company.<sup>122</sup>

Together, these policies forced pro-southern bankers from their positions, but it was often a messy, and sometimes bloody business. On July 30, 1861, a Union soldier shot James S. Lightner, a director of the Farmers Bank of Missouri at Lexington. Lightner had attacked the soldier with a chair. Judge Thomas S. Richardson, president of the LaGrange branch of the Union Bank of Missouri, was under military arrest in November 1861 when he was killed by a soldier who thought Richardson was trying to escape. Southern men viewed the deaths of Lightner and Richardson as the cold-blooded murder of unarmed men. Some bankers, such as Alfred T. Lacy, president of the Bank of the State of Missouri at Cape Girardeau, simply fled.<sup>123</sup>

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<sup>122</sup> Primm, *Lion of the Valley*, 242. List of disloyal citizens, Boonville, Missouri, dated December, 1864. Provost Marshal's File on Groups of Two or More Confederate Civilians, Microfilm Roll 13719 (original in National Archives, Washington, D. C.). Special Collections, Ellis Library, University of Missouri, Columbia, Missouri. The first loyalty oath was prescribed the Convention on October 16, 1861. *Journal of the Missouri State Convention, Held at the City of St. Louis, October, 1861* (St. Louis: George Knapp, printers, 1861), 74-78. Parrish, *History of Missouri*, 42. Smith, "An Experiment in Counterinsurgency," 362-64.

<sup>123</sup> *St. Louis Missouri Democrat*, 6 August 1861, quoted in *Death Records from Missouri Newspapers: The Civil War Years, January 1, 1861 to December Thirty-first, 1865*. No location; self-published, March 1983. Second printing June, 1985. *Jefferson City, Mo. Daily Tribune*, 28 November 1893, 4. *Staunton, Va. Spectator*, 3 September 1861, available at Valley of the Shadow: Two Communities in the American Civil War, Virginia Center for Digital History, [http://www.vcdh.virginia.edu:8065/saxon/servlet/SaxonServlet?source=/vcdh/xml\\_docs/valley\\_news/newspaper\\_catalog.xml&style=/vcdh/xml\\_docs/valley\\_news/news\\_cat.xml&level=edition&pap](http://www.vcdh.virginia.edu:8065/saxon/servlet/SaxonServlet?source=/vcdh/xml_docs/valley_news/newspaper_catalog.xml&style=/vcdh/xml_docs/valley_news/news_cat.xml&level=edition&pap)

Even at the end of 1862 the banks could still do much damage to the Union cause. In Lexington, the Farmers Bank of Missouri remained one of the most active pro-southern banks in the state. In November 1862, General Benjamin F. Loan commanded Missouri's Central Military District, which included Lexington. Loan, who was a lawyer in St. Joseph before the war and who was no fool, accused the bank of laundering money and trafficking in stolen goods. Writing to General Curtis in St. Louis, Loan charged the bank and the traders in Lexington knowingly resold livestock to Union military forces that bushwhackers had stolen from Union men. Thus, Loan charged, bushwhackers and rebels amassed fortunes in federal money, while loyal Union men were off fighting. Several days after writing Curtis, General Loan jailed the president and cashier of the Farmer's Bank, and installed new banking officers more to his liking.<sup>124</sup>

By the end of 1862, when General Loan removed the officers of the Farmers Bank, the purge of disloyal bank officers was largely complete. There never was a clean sweep. Some bankers were careful and lucky enough to remain unmolested throughout the war, though they were the exception. By late 1862, however, the banks were mere shells, and little remained for the Union men to take over. Having paid out nearly all their money to the southern sympathizers in

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er=ss&year=1861&month=09&day=03&edition=ss1861/va.au.ss.1861.09.03.xml. *Official Records*, ser. 2, vol. 1, 554. James M. Carpenter to Mrs. Octavia Boyle, New York, 27 November 1862; Mullanphy Family Collection, Missouri Historical Society, St. Louis. William M. McPheeters papers, Missouri Historical Society Archives, St. Louis, Missouri. A Confederate account would probably be different. United Daughters of the Confederacy, Missouri Division. *Reminiscences of the Women of Missouri During the Sixties* (Jefferson City, Mo.: Hugh Stephens, 1922), 238–40.

<sup>124</sup> *Official Records*, ser. 1, vol. 13, 806-7. *Liberty, Mo. Tribune*, 14 November 1862, 1.

1861, the banks in the interior had little left in the way of liquid assets. By the last half of 1862, most of the branch banks in the interior of the state existed on paper only, and many closed their doors for good.<sup>125</sup>

The state's economy reacted immediately to the removal of the banks' money. Seven of Missouri's nine chartered (currency-issuing) banks were headquartered in St. Louis, and the city was firmly under Union control. Shortly after the Union takeover, many of the city's pro-southern bankers lost their positions and the rest were too closely watched to have any freedom of action. A handful of pro-Union officers and directors took over the banks, and immediately had to deal with a financial crisis caused by the defaulted promissory notes. Few alternate sources of credit existed then, and governmental participation in the economy was much smaller. In 1861 gold and silver coinage and U.S. treasury notes made up only 3 percent of the primary money supply, M1. The rest, 97 percent, consisted of bank deposits and banknotes issued by banking corporations. Missouri's entire money supply, therefore, depended on the strength and solvency of the nine state-chartered banks and their branches. All these considerations made the monetized portion of the economy far more dependent on commercial banks than today.<sup>126</sup>

The largest number of promissory notes dated from the second quarter of 1861, most of them payable in one hundred twenty days. The short maturity

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<sup>125</sup> Geiger, "Missouri Banks and the Civil War", Appendix 2, "Sources and Uses of Funds," 185-223.

<sup>126</sup> Richard H. Timberlake, *Monetary Policy in the United States: an Intellectual and Institutional History* (Chicago: University of Chicago Press, 1993); quoted in Miller and Van Hoose, *Essentials of Money, Banking and Financial Markets*, 301.

reflected common commercial practice of the day, but also the bankers' and borrowers' expectations of a brief conflict. Large numbers of notes began defaulting in July, and the number of defaults continued to be high for the next several months. By December 1861, the banks' nonperforming debt had doubled from the previous June, to 13 percent of the banks' total loan portfolio, and continued to climb after that. The banks were suddenly awash in bad debt and they faced a liquidity crisis. As the St. Louis business community learned of the condition of the banks, commercial credit dried up and businesspeople tried to collect outstanding debts, fearing a financial panic. Union military defeats at Wilson's Creek and Lexington, as well as by General Fremont's disappointing performance, made the markets even shakier. Some of the banks' depositors panicked and withdrew their money, weakening the banks further. The banks' suspension of specie payments the previous November, however, forestalled an all-out stampede by the depositors. People withdrawing their money would have received depreciated or worthless banknotes. Most depositors waited and hoped for better times.<sup>127</sup>

Since there was no national currency, the St. Louis banks routinely received and paid out each other's banknotes. The failure of an issuing bank would make the currency worthless as well. As the banks always had large quantities of each other's currencies, one failure could drag them all down. Reflecting the general lack of confidence, in October 1861 one bank after another refused to accept either checks or banknotes drawn from the other banks. As a

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<sup>127</sup> Geiger, "Missouri Banks and the Civil War", Appendix 2: Sources and Uses of Funds, 209-15.

result, the state's currency became unusable or worth only a fraction of its face value. By mid-October, only two state banks out of nine were still receiving each other's checks and banknotes, and St. Louis markets traded on specie only. This often meant no trade at all, since by that time little gold remained in the state.

In response to the crisis, the banks quickly reduced current liabilities under their direct control: circulating banknotes and indebtedness to other banks. The bankers destroyed most of their circulating currency as they came into possession of it, creating a sudden shortage of money in Missouri. The banks remained solvent, at the cost of becoming suddenly much smaller institutions. By early 1862, the immediate crisis passed, helped by an improving military situation. Union forces had by that time achieved an uneasy dominance in the state.<sup>128</sup>

The currency crunch in Missouri eased in February 1862, when Congress passed and President Lincoln signed the Legal Tender Act. This law put circulating money in the United States on a new footing. For the first time since the American Revolution, there was a national currency issued by the federal government. St. Louis was the hub of the Union war effort in the West, and new liquidity entered the economy in the form of U.S. treasury notes, known as greenbacks, received in payment on federal military contracts. For the rest of the war the greenbacks, government bonds, military contracts, and wartime inflation kept Missouri's banks on life-support, but only barely. The army's business benefited only areas firmly under federal control, which chiefly meant St. Louis.

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<sup>128</sup> *St. Louis Missouri Republican*, 16 October 1861, 3. *St. Louis Daily Missouri Democrat*, 15 October 1861, 3.



In the interior of the state the branch banks still had killing levels of bad debt, and were nearly dormant for the second half of the war.<sup>129</sup>

Still, the dire condition of the banks did great damage to Missouri's economy. Many men, including southern men, lost all their property. Anyone unfortunate enough to own shares of bank stock also lost. The banks were unable to grant or renew loans, businesses went bankrupt and workers let go. The banks badly needed new capital, and the only short-term source of money was to collect the banks' bad debts. That would only be possible through civil litigation, however, and by 1862 Missouri had degenerated into chaos. Normal civilian administration had broken down in much of the state, and regular circuit court sessions halted. Most men in the interior of the state were in one or the other army, the few remaining hiding in the woods to avoid being shot or pressed into service. And the guerrilla violence only got worse.

The three competing state governments further confused matters. The first of these governments was military; the martial law imposed by General Fremont in August 1861 remained in force until the end of the war. The military government was the only one that extended into the interior of the state, but civilian justice was not the soldiers' priority. There was also the Missouri state convention of 1861, renamed the provisional government, which took over from the Jackson government in July 1861. Lastly, there was the government in exile, consisting of Governor Jackson and what remained of Missouri's Twenty-First General Assembly, the only legally elected government of the state. The

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<sup>129</sup> Hammond, *Sovereignty and an Empty Purse*, 224ff. Geiger, "Missouri Banks and the Civil War", Appendix 3: Liquidity, Leverage, and Profitability," 219-24.

Confederate Congress formally admitted this government into the Confederacy on August 19, 1861.<sup>130</sup>

The confusion did not end there. Two hostile armies were battling for control of the state. The main forces were the Unionist Missouri State Militia and the rebel Missouri State Guard. But the chain of command within the two armies was unclear. Troops from nearby states occasionally supported both sides in Missouri. The governors of Kansas, Iowa, Illinois, and Indiana sent troops to support Missouri's Union forces. The out-of-state troops had conflicting loyalties to their own commanders and their new general officers in St. Louis and Jefferson City. Several times fighting nearly broke out between rival Union commands. In particular there was bad blood between Missouri and Kansas troops, going back to the border war of the 1850s. Adding to the atmosphere of confusion were roving bands of Union or Confederate partisans and robbers who preyed on everyone. Horses disappeared from the central districts of the state, taken by foragers. In some areas agriculture was impossible and refugees streamed into St. Louis and other safe areas.<sup>131</sup>

The unexpected duration of the conflict raised deeper issues of citizens' rights, including rights of property. During his presidential campaign, Abraham Lincoln repeatedly pledged to respect private property, meaning slaves, but including other types of property as well. Lincoln reiterated his position in his

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<sup>130</sup> *St. Louis Missouri Republican*, 31 August 1861, 2. Bartels, *Civil War in Missouri Day by Day*, 26.

<sup>131</sup> Parrish, *History of Missouri*, 25. *New York Times*, 27 September 1861, 1. The most complete account of the social breakdown and violence in the state is that of Fellman, *Inside War*.

first inaugural address, saying “[T]he property, peace, and security of no section are to be in any wise endangered by the now incoming Administration.” Far from Washington, in Boonville, General Nathaniel Lyon on June 18 issued a proclamation echoing Lincoln’s pledge. Lyon stated that, “I hereby give notice to the people of this State that I shall scrupulously avoid all interference with the business rights and property of every description recognized by the laws of this State, and belonging to law-abiding citizens.” Lyon was as good as his word; he did not touch the money at Boonville’s branch of the Bank of St. Louis. But Lyon no longer commanded all federal forces in Missouri. When Lyon issued his proclamation his writ ran only as far as the western portion of the state. Nor did he have long to live. Lyon died in the battle of Wilson’s Creek on August 10, giving the United States one of its first military heroes of the war.<sup>132</sup>

General Fremont had different views on the subject of property, as he made clear on August 30, when the general extended martial law to include the whole state. Fremont’s proclamation stated that “the property, real and personal, of all persons in the State of Missouri who shall take up arms against the United States, or who shall be directly proven to have taken active part with their enemies in the field, is declared to be confiscated to the public use, and their slaves, if any they have, are hereby declared free men.” This was one of the first Union war measures for confiscation of rebel property. Had Lincoln allowed the

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<sup>132</sup> Inaugural Address of A. Lincoln, March 4, 1861. *Inaugural Addresses of the Presidents of the United States* (Washington, D.C.: U.S. G.P.O, 1989). *New York Times*, 21 June 1861, 1. Parrish, *History of Missouri*, 27-9. Lincoln ordered Missouri to be added to the Department of the Ohio, commanded by General George McClellan, on June 6. Lyon’s command was reduced at the same time. Phillips, *Damned Yankee*, 223-24.

general's order to stand, it would have been a clear directive for Union commanders to seize the funds of any bank suspected of cooperating with the enemy. The president, however, thought Fremont's order too radical, and rescinded most of it. Fremont's proclamation is chiefly significant as an early step toward Lincoln's Emancipation Proclamation of September 22, 1862.<sup>133</sup>

In hindsight, if federal forces had been able to seize control of the banks in late June 1861, the damage to Missouri's economy could have been avoided, and perhaps the war in the state shortened. The continuing struggle for leadership of the federal forces in the state hampered Union effectiveness in this and many other areas. From May to November 1861, six different generals commanded United States forces stationed in Missouri. It also took time for Missouri's Unionist politicians and military men to decide what to do about the banks. If, as all believed, the fighting would be over within weeks or months, there was no need for any long-term policy toward the banks. These hopes faded after the southern victories at Wilson's Creek and Lexington in August and September 1861.<sup>134</sup>

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<sup>133</sup> McPherson, *Battle Cry of Freedom*, 352-53. Most Missouri historians are highly critical of Fremont's performance in Missouri, and blame his decisions for contributing to the Union defeats at the Battles of Wilson's Creek and Lexington. Parrish, *History of Missouri*, 28, 34-35; also Parrish, *Turbulent Partnership*, 73-76. *St. Louis Missouri Republican*, 31 August 1861, 2.

<sup>134</sup> At the beginning of May, U.S. forces were commanded by General William S. Harney. He was relieved on May 30 and replaced by Brigadier General Nathaniel Lyon. Less than two weeks earlier Lyon had been a captain, but he had been elected general by the volunteer troops he had mustered into U.S. service on May 17. President Lincoln confirmed Lyon's rank on May 20, retroactive to May 18, which placed Lyon in command of all U.S. forces in the West. Lyon held this post for little more than a month. Missouri's Governor Hamilton Gamble, appointed Jackson's successor by the provisional government, considered Lyon too rash. On Gamble's urging Lyon was relieved and Missouri placed under General George McClellan's Department of the Ohio. McClellan found the size of the command too much even for his formidable administrative abilities. Lincoln ordered the command reorganized and on July 1

Even though time was on their side, Missouri's Unionists had not regained control of the banking and currency situation by late 1862. Union men now controlled the banks, but these institutions were illiquid and unstable. Nothing would improve anytime soon. Keeping the state militia forces in the field taxed the provisional government's resources to the limit, and federal bailouts did not exist. The banks would have to help themselves. The banks owned the rights to collect a mountain of defaulted debts, which was potentially worth something. Initially, though, there was no way to even start trying to collect. For now, securing the peace was the government's priority, and recovery of any monetary losses simply had to wait.

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appointed General John C. Fremont as commander of the United States Department of the West, which included Missouri. Lyon was given command of U.S. forces in southwest Missouri. Fremont was relieved on November 2 and replaced by General David Hunter, who held this post exactly one week before being transferred to the newly created Department of Kansas. Hunter was replaced on November 9, 1861, by General Henry Halleck. Parrish, *History of Missouri*, 20-21, 26-28, 34-35, 40-41. Parrish, *Turbulent Partnership*, 73-76. Phillips, *Damned Yankee*, 208. Primm, *Lion of the Valley*, 239-240. Castel, *Sterling Price*, 232-77. Fellman, *Inside War*, 231-42.

## CHAPTER 6

### JUDICIAL AND LEGISLATIVE CHALLENGES TO DEBT COLLECTION

The upset of Governor Jackson's original financing plans eventually caused worse outcomes for Missouri's southern men than if the plan had succeeded. Had the banks transferred money to the Jackson government as originally intended, Missouri's victorious Union forces would have had an empty state treasury and insolvent banks. Instead, rich southern sympathizers all over the state engaged in grass-roots moneyraising. With hope for Missouri's secession all but dead after mid-1862, the promissory-note signers were responsible for personal debts, not war claims against a future Missouri Confederate state government. Union military forces gradually regained control over the northern part of the state, and the day of reckoning for those debts was approaching.

The hometown bankers who accepted the notes might have extended some accommodation to the debtors. Most of these bankers were the signers' relatives anyway. By the latter part of 1862, these friendly and understanding men were gone. In their place came new men with no stake in the actions of their predecessors and with no sympathy for the debt problems of rebels. Unless the Confederate forces came to the rescue, which looked increasingly unlikely, the

southern men who signed the notes in 1861 had no choice but to seek relief through the enemy's courts and legislature. In following this course, they nowhere received the slightest satisfaction. Nor did their cause ever get what they would have considered a fair hearing.

Debt collection would still take a while. The breakdown of civilian administration in the interior of the state between late 1861 and early 1862 meant there were often no courts in which to bring suit. Few circuit courts in the interior of the state continued uninterrupted sessions throughout the war. In some fiercely pro-southern counties that were far from the nearest Union military garrison, regular court sessions did not resume until 1864. Even the shorter court suspensions increased the time between filing and adjudication. Circuit courts held semiannual sessions in each county, so suspending even a single session meant that a year passed between one meeting of the court and the next.

Cooper County was one of the few Boonslick counties where court sessions continued uninterrupted, but proceedings slowed to a crawl. The Cooper County Circuit Court met for the September 1861 session but adjourned after only a few days until the following March. In March the judge continued all noncritical cases, including the earliest bad-debt filings, until September. In Cooper County the first judgments in the debt cases came in March, 1863. Executions, meaning sheriff's auction of the defendants' property, were not completed until March of 1864, for suits initially filed in late 1861. In many counties, judgments took even longer. In the three-county sample of Cooper, Pettis and Saline counties that form the basis of this study, most promissory-note

cases were not closed out until 1865, with one case lasting until 1867. Some appeals were still pending in the 1870s. One by one, though, the circuit courts resumed regular sessions. Once the courts were open, the banks' lawyers could start moving the defaulted loan cases forward.

By late 1862, it was clear the signers of the promissory notes faced certain legal action on the defaulted debts. The first line of defense was delay. The defendants' attorneys petitioned for continuances until the next session of the court, requested alias writs to other counties for more witnesses, entered defendants' answers and amended answers to the charges, and challenged to the legality of the proceedings. Such tactics worked only for so long. By late 1862, the provisional government had purged southern sympathizers from the bench, and Unionist judges heard the bank cases.

Delaying tactics could also backfire. In the April 1864 circuit court session in Chariton County, on the northern edge of the Boonslick, the presiding judge had a two-year backlog of forty-five promissory-note cases in his docket. Impatient with what he considered pettifoggery, the judge ordered the defendants' attorneys to present their entire defense *instanter*—meaning immediately. When they could not comply, the judge found for the plaintiffs.<sup>135</sup>

While the defendants' lawyers fought rear-guard actions against debt collection in the lower courts, the legislative representatives of the most heavily indebted counties introduced bills for debt relief in the state legislature. This was the Twenty-Second General Assembly of the State of Missouri, elected in

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<sup>135</sup> *History of Howard and Chariton Counties* (St. Louis: National Historical Company, 1883), 537.



November 1862, a legislature that Missouri's pro-southern citizens would have viewed as illegitimate. Still, it was possible the assembly might pass some debt-relief legislation. The worst indebtedness problems were in counties with large numbers of promissory note cases, but thousands of other people across the state, including Union men, faced bankruptcy. The war's destruction and disruption of the economy had burdened many more people besides the signers of the promissory notes with debts, and deeply indebted voters formed a sizable constituency.

The provisional government held statewide elections in November 1862, because the provisional government badly needed a greater measure of legitimacy. The voters had not elected the provisional government to govern the state, as they had the Jackson government. That government, by that time headquartered in Arkansas, loudly and repeatedly charged the provisional government was illegal and unelected, kept in power solely by military force. Such accusations were hard to dismiss, since they were true. The election was a fraught affair, and probably satisfied no one. Thousands of men could not vote because they were serving in one of the two armies. The press was censored, and sympathy for the South was considered treason. Citizens were required to take an oath of loyalty to the Union before voting, swearing that they had not supported the rebellion in any way since December 17, 1861. Voters who refused to take the oath were disenfranchised. The governor's position was not on the

ballot, and voters could not vote on the legitimacy of the provisional government itself, nor on any of its measures since assuming power in 1861.<sup>136</sup>

For all these reasons voter turnout was only about fifty-two thousand, about 33 percent of the 1860 figure. In eighteen counties the polls did not open at all, owing to widespread violence. Even considering only those counties where polls were open in 1860 and in 1862, voter turnout was still only about 35 percent of what it was in 1860. Given that in 1860 there were two hundred sixty-eight thousand eligible voters in the state, the 1862 figure represented an overall turnout of only 19 percent. Even where polls were open, in some counties voter turnout was minuscule: the representative from Newton County, Thomas O. Wood, received thirteen votes, which were enough to elect him. Thomas J. O. Morrison represented New Madrid County in the Twenty-Second General Assembly after having received only sixteen votes. Southern men had every right to feel cynical about the Twenty-Second General Assembly.<sup>137</sup>

When the smoke cleared, the two dominant blocs in the new assembly were the Democrats, also known as the Conservatives, and the Emancipationists. The Democrats were equivalent to the Douglas wing of the party in 1860. The southern-settled counties along the Missouri River, where the promissory notes were written, were the Democrats' main power base. Even with most of their potential supporters disenfranchised, the Democrats represented the largest single

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<sup>136</sup> Kirkpatrick, "Missouri's Secessionist Government," 130.

<sup>137</sup> The exact number was 267,889. Joseph C. G. Kennedy, Superintendent of Census, *Population of the United States in 1860; Compiled from the Original Records of the Eighth Census* (Washington, D. C.: Government Printing Office, 1864), 277-78.

voting bloc in both houses of the assembly, though they did not command a majority. The second major bloc in the general assembly, the Emancipationists, corresponded to the more moderate wing of the Republican Party. “Republican” was a charged word in Missouri in 1862, one which Emancipationists took care not to use. The Emancipationists favored gradual emancipation of the slaves with compensation to their former owners.

The two smaller factions in the Assembly were the Radicals and the Unconditional Unionists. The Radicals, short for Radical Union Party, dominated state politics after the war, and corresponded to the radical wing of the Republican Party. The Radicals, who made their first appearance in Missouri politics in this election, voted with the Emancipationists most of the time, because they had nowhere else to go. The last faction was the Unconditional Unionists, which corresponded to the Constitutional Union Party in the 1860. This party favored slavery, peace, and the status quo, and occupied a disappearing middle ground in politics. When the Twenty-Third General Assembly met in November 1864, the Unconditional Unionists had vanished from the political map. Labels aside, party groupings were in flux and there was much crossover voting by moderates on both sides. Despite their numerical superiority the Democrats lost on most major issues, being usually on one side of the political divide, with the other three groups opposing them.<sup>138</sup>

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<sup>138</sup> Each political faction had pejorative names for the others: The Emancipationists called the Radicals ‘Charcoals,’ after the prewar ‘Black Republicans’; the Radicals returned the favor by calling their opponents ‘Claybanks’, meaning colorless. Democrats were variously called by that name, or else Conservatives, Anti-Emancipationists, or Snowflakes (meaning white man’s party).

The new general assembly met on December 29, 1862, in Jefferson City and remained in session until March 23, 1863, a span of fourteen weeks. The time proved inadequate for the assembly to complete its work. The new assembly had to find money to pay the state militia troops, elect U.S. senators, and decide on a railroad policy. Also, the aborted Twenty-First General Assembly had left behind a backlog of public and private bills. The new assembly had to reconvene in adjourned session for an extra three weeks, from November 10 until December 3, 1863. In this period, the house and the senate between them considered over seventeen hundred bills, or on average about one every forty minutes.<sup>139</sup>

The representatives of the worst indebted counties, almost all of them Democrats, introduced twenty different bills for debt relief. The measures variously proposed excluding certain property from debt judgments; allowing the original owner to repurchase the property within a stated time after satisfying the

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<sup>139</sup> The Twenty-Second General Assembly house considered about 975 bills; and the senate about 743. The succeeding General Assembly, the Twenty-Third, considered altogether slightly over a thousand bills, or just fewer than sixty percent as many as the Twenty-Second. *Journal of the Senate of the State of Missouri at the First Session of the Twenty-Second General Assembly*, Jefferson City, W. A. Curry, 1863), Index. *Journal of the House of Representatives of Missouri at the First Session of the Twenty-Second General Assembly, Begun and Held at the City of Jefferson, on Monday, December Twenty-Ninth, 1862* (Jefferson City: Mo.: W. A. Curry, 1863), Index. *Journal of the House of Representatives of Missouri at the Adjourned Session of the Twenty-Second General Assembly, Begun and Held at the City of Jefferson, on Tuesday, November Tenth, 1863* (Jefferson City, Mo.: W. A. Curry, 1863), Index; *Journal of the Senate of the State of Missouri at the Adjourned Session of the Twenty-Second General Assembly, Begun and Held at the City of Jefferson, on Tuesday, November Tenth, 1863* (Jefferson City, Mo.: W. A. Curry, 1863), Index; *Journal of the House of Representatives of the State of Missouri at the Regular Session of the Twenty-Third General Assembly* (Jefferson City, Mo.: W. A. Curry, 1865), Index; *Journal of the Senate of the State of Missouri at the Regular Session of the Twenty-Third General Assembly* (Jefferson City, Mo.: W. A. Curry, 1865), Index.

judgment, and stipulating that any real property sold for debt must be for fair market value.<sup>140</sup>

Debates could become heated. On one occasion, Emancipationist Senator Abner L. Gilstrap of Missouri's Seventh District suggested renaming the bill under consideration to the "Rebel Debt Relief Act." The bill's sponsor, Democratic Senator John Doniphan of Missouri's Thirteenth District, shot back angrily that Senator Gilstrap's patriotism consisted of forcing men to sell their land at distressed prices, so Senator Gilstrap and his friends could buy it. Senator Doniphan thanked God he was no such patriot as Senator Gilstrap. Senator Doniphan also took offense at what he considered an insult to the loyalty of his district. The senator pointed out that men of Platte County (in Senator Doniphan's district) had saved Macon County (in Senator Gilstrap's district) from bushwhackers the previous summer. Senator Doniphan typified the dilemma in which many of Missouri's southern men found themselves. A nephew of Alexander Doniphan, who had led Missouri volunteers in the Mexican War, in 1860 Senator Doniphan owned twenty slaves and was the brother-in-law of the Confederate officer and bushwhacker leader Colonel John C. Calhoun Thornton. Senator Doniphan was a staunch defender of slavery and of the Union alike, and

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<sup>140</sup> *House Journal, Adjourned Session, Twenty-Second General Assembly* (Index); *House Journal, First Session, Twenty-Second General Assembly* (Index); *Senate Journal, Adjourned Session, Twenty-Second General Assembly* (Index); *Senate Journal, First Session, Twenty-Second General Assembly*, 23 (Index).

when elected to the Missouri senate was lieutenant colonel of the Unionist Thirty-Ninth Missouri State Militia.<sup>141</sup>

By the end of the legislative session, the Twenty-Second General Assembly had given no relief whatever to Missouri's debtors, including the signers of the promissory notes. Of the many bills the legislature considered for debt relief, not a single one passed. And that was the end of it. The next general assembly elected in November 1864, the Twenty-Third, scarcely mentioned indebtedness. Partly this reflected the makeup of the assembly, by then controlled by Radicals and Emancipationists. Only a handful of incumbents, all of them Democrats, survived from prewar legislative sessions. Also, by that time most of the debt cases had been adjudicated, and the defendants' property already sold at sheriffs' auctions. Further contesting the issue was moot.<sup>142</sup>

While the legislative battle continued, the debtors also made four separate appeals against the lower-court decisions to the Missouri Supreme Court. The first appeal was heard in 1864 and the last in 1872, long after the promissory-note debt cases were closed out. Two arguments concerned the banks' standing to sue.

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<sup>141</sup> Missouri's Seventh Senatorial District was at that time composed of the north central counties of Schuyler, Adair, Knox, Macon, and Shelby; the Thirteenth Senatorial District was composed of the northwest counties of Buchanan and Platte. An Act to Apportion Representation, and to Divide the State into Senatorial Districts (November 17, 1857), *Laws of the State of Missouri Passed at the Adjourned Session of the Nineteenth General Assembly, Begun and Held at the City of Jefferson, On Monday, the Nineteenth Day of October, 1857* (Jefferson City, Mo.: C. G. Corwin, 1857), 8. Avord Papers, Western Historical Manuscripts Collection, University of Missouri, Columbia, Missouri, Collection 970, Folder 102. *Eighth Census of the United States, 1860. Senate Journal, First Session, Twenty-Second General Assembly*, 22-23 (Index). Conrad, *Encyclopedia of the History of Missouri*, vol. 2, 297. Fuenfhausen, *Clay County*, 67. *Daily News' History of Buchanan County*, 344-46.

<sup>142</sup> Parrish, *Turbulent Partnership*, 148, 170. House Journal, Twenty-Third General Assembly Regular Session (index); Senate Journal, Twenty-Third General Assembly Regular Session (index).

The first appeal argued the banks were dealing in denominations of currency banned by state law, for which the penalty was the loss of the banks' charters. Without charters, the banks themselves had no legal existence, and therefore no standing to bring suit. In this case the justices ruled that while the law provided remedies for persons injured by illegal banking, other existing state laws on banking remained in force. Also, those injured by the illegal banking could not seek relief in unrelated matters. The judges denied the appeal. The second appeal challenging the banks' legal standing argued the 1857 banking law chartered only the parent banks, not the branches. Therefore, the branch banks lacked standing to bring suit; only the parent banks could do so. The court denied this petition as well.<sup>143</sup>

The third appeal concerned the legality of the loan contracts. In accepting the promissory notes, the argument ran, the banks at times charged excessive interest, capped at 8 percent a year by a Missouri law of 1861. Thus, the loan contracts were illegal and unenforceable. The court agreed that interest charges over the statutory limit were void and uncollectible, but the contracts themselves were legal and so were interest charges up to the 8 percent limit. The last and weakest argument was brought not by defendants in the loan cases but by the banks seeking affirmation of decisions made by the lower courts. In these cases,

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<sup>143</sup> Section 9, An Act to Prevent Illegal Banking and the Circulation of Depreciated Paper Currency Within This State (December 8, 1855), *Laws of the State of Missouri Passed at the Adjourned Session of the Eighteenth General Assembly, Begun and Held at the City of Jefferson, On Monday, the Nineteenth Day of October, 1855* (Jefferson City, Mo.: C. G. Corwin, 1855). *Bank of the State of Missouri v. Snelling, et al*, 35 Mo. Supreme Ct, 190 (1865). An Act to Regulate Banks and Banking Institutions, and to Create the Offices of Bank Commissioners (March 2, 1857), *Laws, Regular Session, Nineteenth General Assembly; Merchants' Bank of St. Louis v. Farmer*, 43 Mo. Supreme Ct, 214 (1869).

several defendants who had served as sureties on defaulted notes had argued that they received no benefit from the promissory notes they signed. Rather, they had signed as an accommodation so the original signer could borrow money. The justices denied this appeal as well. In Missouri law, as in U.S. law, all parties to a defaulted debt instrument are jointly and severally liable. It was the plaintiff's right to sue anyone who signed the note.<sup>144</sup>

Missouri's debtors, including the signers of promissory notes, were in a much worse position than would be the case today. There were no bankruptcy laws, state or federal, in force that would have governed an orderly distribution of assets and a discharge of debts. Congress passed the last United States bankruptcy act in 1841 and repealed it in 1843; the next act was not passed until 1867. On average, defendants were named in two to three cases at once, with four to five other codefendants. Each codefendant was liable for the full amount of the note, so any shortfall in repayment came out of the assets of any one of the notes' signatories. Nor was there any general law for relief of insolvents, or any orderly way to divide an insolvent debtor's assets. The only Missouri law on insolvents waived court fees arising from criminal charges against insolvent persons. State law then gave the courts complete discretion in prioritizing judgments. In

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<sup>144</sup> An Act for the Relief of the Bank of the State of Missouri, the Merchants' Bank, the Mechanics' Bank, the Exchange Bank, the Southern Bank, the Union Bank, the Bank of St. Louis, the Farmers' Bank of Missouri, and the Western Bank of Missouri (March 18, 1861), 9-17. *Merchants' Bank of St. Louis vs. Sasse et al.* 33 Mo. Supreme Ct, 350 (1863); *Coots and Ferrier v. Mechanics' Bank of Missouri*, (1863) Missouri Secretary of State, Missouri State Archives, Jefferson City, Missouri, *Missouri Supreme Court Historical Database*, <http://www.sos.mo.gov/archives/resources/ordb.asp>; *Fox and Coots v. Mechanics' Bank of Missouri* (1863), *Missouri Supreme Court Historical Database*; and *Moore, Wallace, Hays, and Cochran v. Mechanics' Bank of Missouri*, (1863), *Missouri Supreme Court Historical Database*; *Cochran, Hays, Waller, Frost vs. Mechanics Bank of Missouri*, (1863), *Missouri Supreme Court Historical Database*.



practice, courts awarded judgments on a first-come, first-served basis, so the last creditor in line would likely receive nothing. To avoid this outcome, if one creditor filed suit against a debtor, other creditors would immediately sue as well. In effect, all of an individual's outstanding debts became immediately payable. In all, the promissory note cases forced the sale of nearly six hundred thousand acres, when two hundred acres was a large farm.<sup>145</sup>

The litigation triggered further property sales. Antebellum Missouri was, like much of the South and West, cash- and credit-poor. Indebtedness was unavoidable, and also cemented social connections and patronage relationships. Complicating matters further, debtors often gave security to their creditors by assigning debts owed to them by a third party. The promissory notes of 1861, therefore, were only part of a larger complex of “friendly” debts between family members, neighbors, masters and tenants. One objective of bankruptcy law is to forestall a chain reaction of further bankruptcies. Otherwise, anyone facing a sheriff's auction would mercilessly hound his own debtors, if he had any. In Missouri, the combination of thousands of people going broke at the same time, no bankruptcy laws and a complex tangle of mutual indebtedness meant that insolvency could spread from house to house, like a fire.<sup>146</sup>

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<sup>145</sup> Sandage, *Born Losers*, 2005, 30, 215. An Act for the Relief of Insolvent Persons Confined on Criminal Process (November 23, 1855), *Revised Statutes of the State of Missouri Revised and Digested by the Eighteenth General Assembly*, vol. 1 (City of Jefferson, Mo.: James Lusk, 1856), 255. An Act to Provide for Suits of Attachment, *Revised Statutes of the State of Missouri Revised and Digested by the Eighteenth General Assembly*, Section 54, 236. Mann, *Republic of Debtors*, 48. For calculations of acreage, see Appendix II.

<sup>146</sup> Wyatt-Brown, *Southern Honor*, 345-46. Mann, *Republic of Debtors*, 16-17.

People lost more than property. The defendants Richard E. Snelling of Saline County and Isaac McKee of Cooper County both committed suicide because of their debts and the banker John A. Brownlee of St. Louis probably did so. Disputes between codefendants could be bitter and even violent. In Cooper County, Nathaniel T. Allison sued Nathaniel Sutherlin, whom Allison had known for over twenty years, for damages arising from six promissory notes the two had signed in 1861. The Missouri Supreme Court finally decided the case in 1873. In Osceola, the enraged depositor Marcellus Harris shot the president of the local bank, William L. Vaughan, in September 1861. After the war, in a dispute over a debt between two defendants, Thomas Allen shot and killed William Maupin in Chariton County.<sup>147</sup>

By late 1863 the banks and the defendants were, in different ways, trapped. If the banks were to survive, collecting their bad debts was a matter of some urgency. Lawsuits filed by the banks clogged the dockets of the state's civil courts in the final two years of the war, but the closure of the courts postponed legal action against the debtors. Missouri's southern men could only use this interval to play a rigged game in the enemy's courts and legislature. When it was all over, most of the defendants would have no property left. Not everyone was willing to accept this brand of justice, however. Political repression, the

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<sup>147</sup> Cooper County, Missouri Circuit Court records. *Boonville, Mo. Weekly Advertiser*, 22 February 1878, 7. *St. Louis Missouri Republican*, 11 October 1861, 2; 14 October 1861, 2. *Nathaniel T. Allison, Plaintiff in Error, v. Nathaniel Sutherlin, et al, Defendants in Error* 50 Mo. Supreme Ct, 274 (1873). *St. Louis Missouri Republican*, 4 July 1868, in Lois Stanley, George F. Wilson and Maryhelen Wilson, comp, *Death Records from Missouri Newspapers: January 1 1866-December 31, 1870* (Sedalia, Mo.: By the authors, n.d.).

bitterness of military defeat, and, finally, the forced land sales, all made further violence certain.<sup>148</sup>

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<sup>148</sup> Some provision was made for Missourian troops fighting for the Union to vote; nevertheless, the distances involved and the difficulties of communication prevented many from doing so.

## CHAPTER 7

### BUSHWHACKERS AND INDEBTEDNESS

Once the county circuit courts resumed regular sessions, the banks' lawsuits invariably ended in sheriffs' auctions of the defendants' land. To Unionists, the lower-court hearings, legislative deliberations, and state supreme court appeals all made these sales legal. Legality is a matter of perspective in a time of civil war, however. Missouri's southern men never had a chance in the courts, and viewed this due process as a sham.

But Missouri's southern men were not willing simply to accept whatever this corrupt process handed them. The indebtedness was directly linked to the state's notorious guerrilla violence. Missouri would have experienced some guerrilla violence anyway, as did the entire Middle Border. Missourians had all the usual reasons for joining the guerrillas: mixed loyalties of the population, a breakdown of civil administration, hostile armies fighting on the state's soil, and atrocities and reprisals by both sides. But the forced land sales in Missouri were an added grievance that drove the state's young men into the guerrilla bands. An examination of the counties experiencing the heaviest land sales shows that guerrillas who lived there before the war disproportionately came from these

dispossessed families. The indebtedness did not cause guerrilla violence in Missouri, but intensified it and spread it.<sup>149</sup>

By most measures, the Civil War guerrilla insurgency in Missouri was the worst such conflict ever fought on American soil. An estimated twenty-seven thousand Missourians died in the violence, and conditions in the state were severe enough to affect overall Union military policy. Counterinsurgency measures tied up tens of thousands of Union troops in garrison and guard duty, search-and-destroy missions, and patrols. In Donald Sutherland's view, the crisis in Missouri helped convince Generals John Pope and Henry Halleck that only total war would defeat the Confederacy, marking a turning point in U.S. military thinking. The army waged total war against Native Americans in the western territories a decade later, to deadly effect.<sup>150</sup>

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<sup>149</sup> Secondary sources on the general history of guerrilla activity during the Civil War that were used in this study include Ash, *When the Yankees Came*; Cooling, *Fort Donelson's Legacy*; Fisher, *War at Every Door*; Fredrickson, "Why the Confederacy Did Not Fight a Guerrilla War after the Fall of Richmond;" Hobsbawm, *Social Bandits and Primitive Rebels*; Janda, "Shutting the Gates of Mercy;" Kerby, *Kirby Smith's Confederacy*; Mann, "Ezekiel Counts's Sand Lick Company;" McPherson, "From Limited War to Total War;" Noe, "Who Were the Bushwhackers;" Randall, "The Confiscation of Property During the Civil War;" Sageman, *Understanding Terrorist Networks*; and Wellman, *A Dynasty of Western Outlaws*.

Secondary sources specifically concerned with the guerrilla conflict in Missouri included Bowen, "Guerrilla War in Western Missouri;" Bowen, "Quantrill, James, Younger, *et al.*;" Brownlee, *Gray Ghosts of the Confederacy*; Castel and Goodrich, *Bloody Bill Anderson*; Castel, *A Frontier State at War: Kansas, 1861-1865* (Ithaca: Cornell University Press, 1958); Albert E. Castel, "Kansas Jayhawking Raids into Western Missouri in 1861;" Castel, *William Clarke Quantrill*; Edwards, *Noted Guerrillas*; Eakin and Hale, *Branded as Rebels*, vol. 1; Fellman, *Inside War*; Goodrich, *Black Flag*; Goodrich, *War to the Knife*; Hale, *Branded as Rebels*, vol. 2; Leslie, *The Devil Knows How to Ride*; Mink, "General Order Number Eleven;" Monaghan, *Civil War on the Western Border*; Neely, "Divided in the Middle;" Neely, "Retaliation: The Problem of Atrocity in the American Civil War;" Niepman, "General Order Number Eleven;" Nichols, *Guerrilla Warfare in Civil War Missouri, 1862*; Settle, *Jesse James Was His Name*; Smith, "An Experiment in Counterinsurgency;" Steward, *Duels and the Roots of Violence in Missouri*; Stiles, *Jesse James*; Sutherland, "Guerrilla Warfare, Democracy, and the Fate of the Confederacy;" and Sutherland, "Abraham Lincoln, John Pope, and the Origins of Total War."

<sup>150</sup> Fellman, *Inside War*, xvi. Lance Janda, "Shutting the Gates of Mercy: The American Origins of Total War, 1860-1880," *Journal of Military History* 59, no. 1 (January 1995): 7-26;

Missouri's guerrilla war was distinguished both by its gruesomeness and its extent. Every state that saw guerrilla fighting had its own list of atrocities and of atrocious individuals. In Kentucky and Tennessee, both the U.S. and Confederate governments found the guerrilla leader Champ Ferguson intolerable, and both sides indicted him for murder. The U.S. finally hung Ferguson in October 1865 for committing between fifty and sixty murders. Nevertheless, Missouri was even worse. Nowhere else did guerrillas ride with scalps on their bridles, or were there such frequent reports of mutilation and of deliberate degradation. Thomas Goodman, a federal soldier kept prisoner in Bloody Bill Anderson's band in 1864, witnessed this treatment of unarmed prisoners: "Men's heads were severed from their lifeless bodies, exchanged . . . to bodies, labeled with rough and obscene epitaphs [and] inscriptions, stuck upon their carbine points, tied to their saddle bows, or sat grinning at each other from the tops of fence stakes and stumps. . . . God knows, the sight was too horrible for description."<sup>151</sup>

The ghoulishness of Missouri's guerrillas remains an unexplained problem. But Missouri's guerrilla war was also noteworthy because there was

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McPherson, "From Limited War to Total War: Missouri and the Nation, 1861-1865." *Gateway Heritage* 12, no. 4 (1992) 14-19; and Daniel E. Sutherland, "Abraham Lincoln, John Pope, and the Origins of Total War," *Journal of Military History* 56, no. 4 (October 1992): 567-86. A dissenting view on the evolution of the concept of total war in the American military is given by Mark Neely, Jr., "Was the Civil War a Total War?" *Civil War History* 50, no. 4 (December 2004): 434-457

<sup>151</sup> *Harper's Weekly*, 23 September 1865; *New York Times*, 15 August 1865, 3; 2 October 1865, 1. Troy D. Smith, "Don't You Beg, and Don't You Dodge," *Civil War Times Illustrated* 40, no. 6 (2001): 40-46, 72-73. Thomas Morton Goodman, *A Thrilling Record, Founded on Facts and Observations Obtained during Ten Days Experience with Col. Wm. T. Anderson, the Notorious Guerrilla Chieftain* (1868; reprint, Maryville, Mo.: Rush, 1960); quoted in Goodrich, *Black Flag*, 144.

more of it than in other places. Frederick Dyer's list of military engagements drawn from the *Official Records of the War of the Rebellion* shows that Missouri ranked third among the states in the number of military engagements fought within its borders. Only Virginia and Tennessee had more. In those two other states, the regular armies did most of the fighting in bloody, set-piece battles. In Missouri, most of the engagements were clashes between Unionist militia and free-floating bands of Confederate bushwhackers. On the eve of the Civil War Kentucky, another state that invites comparison, resembled Missouri more than any other state. Both were Border slave states with populations drawn mainly from the South, and of the same mixed loyalties. The two states had ties of family, as well. Before the Civil War Missouri received more settlers from Kentucky than from any other state. Yet Kentucky had less than half as many military engagements as Missouri, ranking ninth overall.<sup>152</sup>

During the war itself, conditions in Missouri were infamous. Over the course of the war, the *New York Times* alone reported on the Missouri

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<sup>152</sup> McPherson, *Battle Cry of Freedom*, 292. Phillips, *Missouri's Confederate*, 278. Parrish, *History of Missouri*, 199. Michael Fellman, *Inside War: The Guerrilla Conflict in Missouri During the American Civil War* (New York, 1989), xvi; Sutherland, "Guerrilla Warfare," 263; Dyer counted military movements of all sorts in eighteen states and territories listed in the *Official Records*. Counting only those actions that indicate actual armed conflict took place ('battles,' 'engagements,' 'combats,' 'actions,' 'assaults,' 'skirmishes,' 'sieges,' 'raids,' 'affairs,' and 'captures'), gives a total for Missouri of 892. Calculating state rankings this way Missouri is still third on the list, after Virginia with 1,813 and Tennessee with 1,213. As to the size of these battles, the National Park Service's *Civil War Sites Advisory Commission Report* classifies battles from A to D, in order of importance. Under the NPS classification, Missouri had 29 total battles, A through D, making Missouri the third-ranked state in this respect as well, again after Virginia and Tennessee. Most of the rest of Missouri's 863 military clashes were guerrilla skirmishes. Frederick H. Dyer, *A Compendium of the War of the Rebellion*, vol. 2, 582; National Park Service. *Civil War Sites Advisory Commission Report on the Nation's Civil War Battlefields*. Washington, D. C.: 1994), Table 2. Also available at <http://www.cr.nps.gov/hps/abpp/cwsac/cwstab2.html>. Kentucky had 453 actions of all kinds, by Dyer's count, making it ninth among all the states. Of these, 391 were engagements between hostile forces, counted as above. Ranked in this fashion, Kentucky still ranks ninth among all the states.

bushwhackers nearly four hundred times. On September 22, 1863 the *Times* had this to say:

Missouri is today more dangerously disturbed if not more dangerously disloyal than Mississippi. More contempt for the army and the Government is daily poured forth there—more turbulence in talk and in action is indulged in—and human life is less safe than anywhere else within all the military lines of the United States. In this latter respect the condition of Missouri is fearful. Not a day passes that does not chronicle house-burnings and murders.<sup>153</sup>

One month before this story appeared, Missouri bushwhackers raided Lawrence, Kansas, in the bloodiest civilian massacre of the entire war. There, the combined bands of Quantrill, Todd, and Anderson murdered at least one hundred fifty unarmed men and boys. A year later, Ulysses S. Grant also wrote that he considered Missouri (and Kentucky) more difficult to control than Mississippi.<sup>154</sup>

Most scholarship on Civil War guerrilla violence focuses on commonalities across regions, and views guerrillas as motivated more by social attitudes, including racism, than by economic grievances. In *When the Yankees Came: Conflict and Chaos in the Occupied South, 1861-1865*, Stephen V. Ash addresses a range of important developments in southern civilian areas after the arrival of Union troops. Ash argues the occupying army removed the usual peacetime restraints and unleashed widespread extralegal violence directed at other southerners as well as the invaders. Though in many occupied areas the

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<sup>153</sup> “Trouble in Missouri,” *New York Times*, 22 September 1863, 4. Besides the much-reported events in Missouri, guerrillas in other parts of the country also received national media attention. See note xx, on the Kentucky-Tennessee guerrilla leader Champ Clark.

<sup>154</sup> Reports vary on exactly how many died at Lawrence. Fellman gives a figure of one hundred and fifty in *Inside War*, 25-26. Other sources make a case for a minimum death count of two hundred. Summarized in Stiles, *Jesse James*, 412n11. Grant, *Papers*, vol. 11, 155. Quoted in Neely, “Was the Civil War a Total War?” 454.



poor turned against the middle and upper classes, the guerrillas were not, in Ash's view, chiefly motivated by class hatreds. More commonly, southern rich and poor alike in the occupied areas allied to keep the freedmen in their place. The guerrillas themselves came from every social class, and shared southern attitudes toward ennoblement through violence, and defense of honor against a degrading military occupation.<sup>155</sup>

Michael Fellman, in his influential work *Inside War: the Guerrilla Conflict in Missouri during the American Civil War*, does address the question of Missouri's singularity. Fellman argues the fighting in Kansas in the 1850s between pro- and antislavery militias gave Missourians a head start on the guerrilla war, with an intensifying cycle of reprisals and counter reprisals well under way by 1861. In addition, southern prejudice against the German-American militia units sent into "English" areas contributed to the violence. Fellman is surely correct that the Kansas legacy contributed to the conditions in Missouri during the war years. Unfortunately, surviving records are too

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<sup>155</sup> Ash also presents evidence that the ranks of the guerrillas were swelled by returning Confederate troops whose enlistments had expired and by deserters. Ash, *When the Yankees Came*, 47-49, 125, 168, 181. Corroborating Ash's findings, Kenneth W. Noe also found that the guerrillas in western Virginia came from every social class. Noe, "Who Were the Bushwhackers? Age, Class, Kin, and Western Virginia's Confederate Guerrillas, 1861-1862," *Civil War History* 49, no. 1 (March 2003): 1-25. Additional secondary sources on the general history of guerrilla activity during the Civil War that were used in this study include Benjamin Franklin Cooling, *Fort Donelson's Legacy: War and Society in Kentucky and Tennessee, 1862-1863* (Knoxville, Tenn.: University of Tennessee Press, 1997); Noel C. Fisher, *War at Every Door: Partisan Politics and Guerrilla Violence in East Tennessee, 1860-1869* (Chapel Hill: University of North Carolina Press, 1997); George M. Fredrickson, "Why the Confederacy Did Not Fight a Guerrilla War after the Fall of Richmond: A Comparative View," Thirty-fifth Annual Fortenbaugh Memorial Lecture (Gettysburg, Pa.: Gettysburg College, 1996); Robert L. Kerby, *Kirby Smith's Confederacy: The Trans-Mississippi South, 1863-1865* (New York: Columbia University Press, 1972); James Garfield Randall, "The Confiscation of Property During the Civil War" (Ph.D. diss, University of Chicago, 1911); Daniel E. Sutherland, "Guerrilla Warfare, Democracy, and the Fate of the Confederacy," *Journal of Southern History* 68, no. 2 (May 2002): 259-92.

incomplete to trace individuals—or families—through both conflicts. Except for a few prominent men, including Claiborne Fox Jackson and Joseph O. Shelby, the names of the Missourians who went to Kansas in the proslavery militias in the 1850s are largely unknown. A few bushwhackers who survived the war wrote memoirs, but these do not mention the Kansas border conflict of the 1850s.<sup>156</sup>

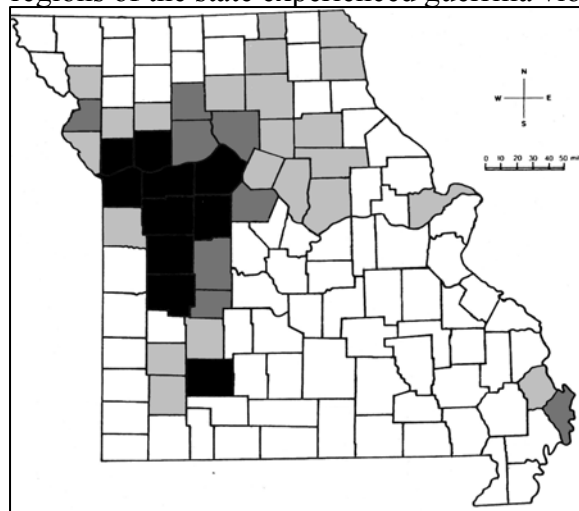
The present study concerns Missouri's exceptionalism, and works backward from the state's anomalously high number of guerrilla incidents. More such incidents probably meant more guerrillas, not that Missourians for some reason were working double shifts. Where, then, did these extra men come from?

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<sup>156</sup> Fellman, *Inside War*, 21-22, 239-40. First-hand accounts of Missouri's guerrilla war that were consulted for this study include O. S. Barton, *Three Years with Quantrill: a True Story Told by his Scout* (Norman, Okla.: University of Oklahoma Press, 1992). Edwards, *Noted Guerillas*. Hampton Boone Watts, *The Babe of the Company* (Fayette, Mo.: Democrat-Leader Press, 1913); also Cole Younger, *The Story of Cole Younger, by Himself* (New York: Press of the Henneberry Company, 1903). Secondary sources specifically concerned with the guerrilla conflict in Missouri included Don R. Bowen, "Quantrill, James, Younger, *et al.*: Leadership in a Guerrilla Movement, Missouri, 1861-1865," *Military Affairs* 41, no. 1 (February 1977): 42-48; Richard S. Brownlee, *Gray Ghosts of the Confederacy: Guerrilla Warfare in the West, 1861-1865* (Baton Rouge: Louisiana State University Press, 1984); Albert E. Castel and Thomas Goodrich, *Bloody Bill Anderson: The Short, Savage Life of a Civil War Guerrilla* (Mechanicsburg, Pa.: Stackpole Books, 1998); Albert E. Castel, *A Frontier State at War: Kansas, 1861-1865* (Ithaca, N.Y.: Cornell University Press, 1958); Albert E. Castel, "Kansas Jayhawking Raids into Western Missouri in 1861," *Missouri Historical Review* 54, no. 1 (October 1959): 1-11; Albert E. Castel, *William Clarke Quantrill: His Life and Times* (Norman, Okla.: University of Oklahoma Press, 1999); Joanne C. Eakin and Donald R. Hale, *Branded as Rebels*, vol. 1 (Independence, Mo.: Wee Print, 1993); Thomas Goodrich, *Black Flag: Guerrilla Warfare on the Western Border, 1861-1865* (Bloomington, Ind.: Indiana University Press, 1999); Thomas Goodrich, *War to the Knife: Bleeding Kansas, 1854-1861* (Mechanicsburg, Pa.: Stackpole Books, 1998); Edward E. Leslie, *The Devil Knows How to Ride: The True Story of William Clarke Quantrill and his Confederate Raiders* (New York: Random House, 1996); Charles R. Mink, "General Order Number Eleven: The Forced Evacuation of Civilians During the Civil War," *Military Affairs* 34, no. 4 (1970): 132-36; Jay Monaghan, *Civil War on the Western Border* (Lincoln, Nebr.: University of Nebraska Press, 1955); Neely, "Divided in the Middle" Mark E. Neely, Jr., "Retaliation: The Problem of Atrocity in the American Civil War," 41<sup>st</sup> Annual Robert Fortenbaugh Memorial Lecture (Gettysburg, Pa.: Gettysburg College, 2002); Ann Davis Niepman, "General Order Number Eleven and Border Warfare During the Civil War," *Missouri Historical Review* 66, no. 2 (1972): 185-210; Bruce Nichols, *Guerilla Warfare in Civil War Missouri, 1862* (Jefferson, N. C.: McFarland, 2004); William A. Settle, Jr., *Jesse James Was His Name, or, Fact and Fiction Concerning the Careers of the Notorious James Brothers of Missouri* (Columbia, Mo.: University of Missouri Press, 1966); W. Wayne Smith, "An Experiment in Counterinsurgency: The Assessment of Confederate Sympathizers in Missouri," *Journal of Southern History* 35, no. 3 (July 1969): 361-80; T. J. Stiles, *Jesse James: Last Rebel of the Civil War* (New York: Alfred Knopf, 2002).

Who were they? These questions can only be answered by identifying individual guerrillas and learning as much as possible about them.<sup>157</sup>

A possible link between the indebtedness and bushwhacking can be investigated either top-down, or bottom up: by looking at bushwhacking and indebtedness in larger populations, or looking at individual bushwhackers and their families. Using the first approach, the geographic overlap of the indebtedness and the bushwhacking suggests the two are linked. Though other regions of the state experienced guerrilla violence, most of the reported incidents



occurred in the same counties as the indebtedness. Indebted counties averaged twice as many bushwhacker incidents as other counties, 11.4 and 5.5 incidents respectively.<sup>158</sup>

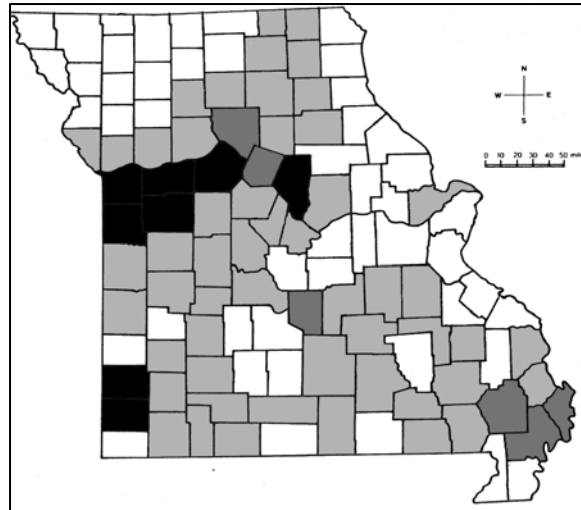
Map III: Statewide distribution of promissory note cases, 1862-1865 (from pg. 74)  
Light grey = 10 – 50 cases  
Medium grey = 51 – 100 cases  
Dark grey = > 100 cases

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<sup>157</sup> Historical studies of Civil War guerrillas in other areas have proceeded from specific identification of groups of guerrillas, including Ralph Mann, “Ezekiel Counts’s Sand Lick Company: Civil War and Localism in the Mountain South” in Noe, “Who Were the Bushwhackers?”; Kenneth Noe and Shannon H. Wilson, *The Civil War in Appalachia: Collected Essays* (Knoxville, 1997), 78–103. This approach has been little used in Missouri, with the notable exception of Don R. Bowen, in “Guerilla War in Western Missouri, 1862-1865: Historical Extensions of the Relative Deprivation Hypothesis,” *Comparative Studies in Society and History* 19 (January 1977): 30-51, whose findings are discussed below.

<sup>158</sup> See page 80. Dyer, *A Compendium of the War of the Rebellion*, vol. 2, 582.

A closer look at five counties in the state's central-west region along the Missouri River provides further evidence of linkage between the debts and the bushwhacking. In Chariton, Cooper, Lafayette, Pettis, and Saline Counties, between 20 and 25 percent of the pro-southern adult white males were either



Map IV: Military engagements fought in Missouri, 1861-1865

Light grey =	3 – 15
Medium grey =	16 – 25
Dark =	> 25

signers or bankers, writing 535 promissory notes between March 1, 1861 and June 30, 1862. In the same counties, Dyer lists 112 military clashes during the war, almost all of them bushwhacker

incidents. Dyer's count does not include attacks on civilians, by the way, and so understates the

guerrilla problem. These counties were violent places.<sup>159</sup>

Canvassing all available sources for bushwhackers' names, fifty-three bushwhackers and their families could be identified as residents of these counties before the war. The initial list of names was longer, but was limited to bushwhackers whose families could also be identified. Of the fifty-three, forty-four, or 83 percent, were defendants in at least one promissory-note lawsuit, or else a close family member was. "Close" means the bushwhacker was a son, brother, or nephew of a defendant. Usually, the bushwhackers sampled had

<sup>159</sup> Circuit Court records, Chariton, Cooper, Lafayette, Pettis, and Saline Counties, Missouri Dyer, *A Compendium of the War of the Rebellion*, vol. 2, 582.

multiple family members being sued. Tom Woodson of Pettis County had a brother and an uncle being sued, while both were off fighting in the southern army. The brothers George and Isaac Cruzen of Saline County had another brother and two brothers-in-law being sued. David Ferrell, also of Saline County, had a brother, a brother-in-law, and two uncles being sued. Dr. John W. Benson of Saline County, who grew up an orphan raised by his uncles' families, had two uncles and six cousins being sued.<sup>160</sup>

Thus, four-fifths of the now identifiable bushwhackers from these counties came from the one-quarter of the pro-southern population involved in the indebtedness. These two facts suggest a causal link between the debts and the bushwhacking, but southern men could have done both out of strong political

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<sup>160</sup> Sources used to identify bushwhackers from these counties included county and local histories, newspaper reports, muster rosters, bushwhackers' autobiographies, military and provost marshal's papers, and the *Official Records*.

Promissory-note case defendants and bushwhackers can in theory be compared to white-male supporters of the rebellion, but the available sources for identifying these populations do not allow for an exact comparison: for instance, many of the bushwhackers were minors, and could not have been named as defendants in the debt cases. Also, lists of voters rejected in 1866 for supporting the rebellion exclude persons who died or emigrated during the war, but include persons who immigrated to the area and who came of age between 1861 and 1866. However, it is possible to get an idea of the relative magnitude of these populations in selected counties. In Cooper County, 464 voters (out of a total of 1995) were disqualified from voting in the elections of 1866, owing to their support of the rebellion. In the debt cases litigated in Cooper County, 106 defendants were residents of the county, equivalent to twenty-three percent of rejected voters. Looking at surnames only, in Cooper County there were 265 family names of rejected voters, compared to 74 surnames of signers, or 28%. Undated clipping, *Boonville, Mo. Central Missouri Advertiser*, William H. Trigg Papers. The five counties had a total of 535 debt cases, and 886 defendants. Circuit Court records for Chariton, Cooper, Lafayette, Pettis, and Saline Counties, Missouri. Fifty-three bushwhackers could be identified as being from the five counties, as follows: Chariton – 8; Cooper – 1; Lafayette – 25; Pettis – 3; Saline – 16. Union Provost Marshal Papers, Missouri State Archives, Jefferson City, Missouri; *Eighth Census of the United States, 1860*; Conrad, *Encyclopedia of the History of Missouri*, 296–97.

For Woodson, his brother Frank Woodson, and his uncle David Hearndon Lindsey. For the Cruzens, their brother Nathaniel Green North Cruzen. For Ferrell, his brother Jesse J. Ferrell, brother-in-law William Cackley Hill, and uncles Phares Ferrell and William Waller. For Benson, uncles Edmund Brown and William Brown; cousins Daniel Travis Guthrie, William Spencer Brown, John Royal Brown, Philander Young Irvine (husband of Susan Brown, Asbury Fletcher Brown, and William J. Brown. Saline County Circuit Court records, Marshall, Missouri. Ancestry.com. Eakin and Hale, *Branded as Rebels*, vol. 1. Hale, *Branded as Rebels*, vol. 2.

convictions. Military volunteers provided a more restrictive sampling frame, where presumably all members were highly motivated. In Lafayette and adjoining Saline County during May and June of 1861, several Missouri State Guard units formed that later became part of the Confederate army. Three of these units were Bledsoe's Battery, Gordon's Cavalry Company, and the Saline Mounted Rifles. The volunteers were young men of prime military age, of strong southern sympathies and eager to fight—the same population pool as the bushwhackers.

In the three units, 74 volunteers and their families could be identified as residents of Lafayette and Saline counties before the war. Of the 74, 38 volunteers had neither signed promissory notes themselves, nor had any close family members (fathers, sons, brothers, brothers-in-law) done so. In this group of 38, two became bushwhackers or had close family members who did. In the remaining group of 36, each volunteer either signed one or more promissory notes himself, or else a close family member did. In this group, six volunteers either became bushwhackers themselves or else close family members did—three times as many as the first group. All eight of the bushwhackers' names appear in the public record only after mid-1862, when the litigation for the defaulted promissory notes started.<sup>161</sup>

The second investigative approach involves looking closely at individual bushwhackers. This chapter argues that the widespread indebtedness and

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<sup>161</sup> *Seventh, Eight, and Ninth Censuses*. Circuit Court records, Saline and Lafayette Counties, Missouri. *Soldiers Database: War of 1812–World War I. History of Lafayette County*, 368-70, 380-82.

attendant loss of land drove more young men into the bushwhacker bands than would have otherwise been the case. If this is true, these “extra” bushwhackers might differ in some observable way from “ordinary” bushwhackers. Looking again at the five-county sample of 53 bushwhackers, there is such a difference.

As stated before, in the sample of 53 bushwhackers, 44 were linked to indebted families and nine were not. The 44 bushwhackers in the indebted group came from families with over three times the average household property of non-indebted families, \$12,544 versus \$3,953. Also, sorting all 53 families by value of household property shows that not a single non-indebted bushwhacker family was rich. The best-off non-indebted family had property worth \$11,800, versus \$120,500 for the best-off indebted family. This is an important point, because many rich men who were flaming secessionists lived in these counties. Members of the wealthy elite not only joined the Confederate forces in large numbers, but also served the Confederacy as generals, congressmen, and diplomats. There is no question of the strength of their convictions. Yet out of this entire elite group, not a single known member of a non-indebted family became a bushwhacker. Table II summarizes these findings.<sup>162</sup>

Finally, the nine non-indebted bushwhacker families can be compared with a second sample of bushwhackers’ families, this one from southwest Missouri. Support for the South was strong in southwest Missouri, but there were no banks and thus no promissory notes or resulting property sales. The

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<sup>162</sup> Five Confederate generals came from the five counties sampled, including the senior leadership of all Missourians serving in the southern armies: Major General Sterling Price, and Brigadier Generals John Sappington Marmaduke, Joseph Orville Shelby, and John Vardeman Cockrill. Missouri’s Boonslick region as a whole produced many more.

socioeconomic profile of forty-five bushwhacker families from Jasper and Barton Counties in Missouri and just across the state line in Kansas Territory is similar to the non-indebted bushwhacker families in the first, five-county sample. The southwesterners, like the non-indebted bushwhackers in the central-west group, came from families owning modest property at best; many were very poor. Table II summarizes these results as well.

TABLE II: BUSHWHACKER FAMILIES				
	North-Cntrl all families	North-Cntrl indebted families	North-Cntrl non-indebted families	Southwest - all families
<b>BUSHWHACKERS</b>				
Individuals	53	44	9	45
Household heads	10 (19%)	9 (20%)	1 (11%)	26 (58%)
<b>AGE (1862)</b>				
Oldest	42	39	42	58
Youngest	9	12	9	16
Median	19	19.5	17	26
Mean	20.6	20.6	20.6	28
≤ 18 years old	23 (43%)	18 (41%)	5 (56%)	7 (16%)
<b>HOUSEHOLD PROPERTY</b>				
High	\$120,500	\$120,500	\$11,800	\$10,000
Low	\$0	\$0	\$0	\$0
Median	\$6,500	\$8,500	\$1,300	\$1,400
Mean	\$11,085	\$12,544	\$3,953	\$2,360
Poorest 1/3	≤ \$2,000	≤ \$5,500	≤ \$500	≤ \$700
Wealthiest 1/3	≥ \$12,120	≥ \$13,600	≥ \$1,200	≥ \$2,536

To summarize these results, out of ninety-eight bushwhackers in the two separate geographic samples, the only elite men who became bushwhackers were those being sued for defaulted debts, or whose family members were being sued. Bushwhackers from non-indebted families all came from much farther down the



socioeconomic ladder. Southwest Missouri was poorer overall than the Missouri River counties, but the point is, members of elite families did not join the guerrilla bands in the southwest. However, southwestern bushwhackers do differ from their central-west counterparts in one significant respect. On average the southwesterners were several years older, and therefore more often heads of households. The reason for this age difference is unclear.<sup>163</sup>

The people caught up in the indebtedness were not, of course, concerned with statistical comparisons, but with much more immediate and emotional issues, namely the loss of livelihood and of a way of life. The history of the Warren families of Lafayette County shows how people reacted to this situation. The Warrens originally came from Virginia via Kentucky, and by the outbreak of the Civil War had lived in Missouri for decades. In 1860 they were a thriving clan in Lafayette County, with fifty-one family members in nine households, and ties of blood and marriage to a dozen other families. Altogether, the nine Warren households owned seventy-eight slaves. With the outbreak of fighting in 1861, eight Warrens—fathers, sons, brothers, uncles and cousins—from four different households cosigned eleven different promissory notes. Since the notes were cosigned, each signer was sued an average of twice, and each household four times. Judgments in the eleven cases were over thirty-six hundred dollars, forcing the sale of the entire property of these four households in 1864. By 1870, of the eight Warrens who were sued, two had left the state, two had disappeared, one

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<sup>163</sup> Noe, "Who Were the Bushwhackers?" 6; Ralph Mann, "Ezekiel Counts's Sand Lick Company," 78–103; Fisher, *War at Every Door*, 122.

was dead, and three remained in Lafayette County, owning little property. Three of these four households were gone.<sup>164</sup>

In 1863, while lawsuits against the Warrens were in court, newspapers and military dispatches name three sons of these indebted households as bushwhackers riding with Dave Poole, William C. Quantrill's lieutenant. In July, 1863 a gang of bushwhackers led by Poole and including the Warrens shot their way through a German community in the Warrens' old neighborhood, indiscriminately killing four people and wounding six or seven more. A month later Poole and the Warrens took part in the massacre at Lawrence, Kansas.<sup>165</sup>

James Waller had a similar history, one that shows how family memory later recast these events. In 1861 Waller was a prosperous, thirty-one-year-old farmer in Lafayette County, married with six children, and the owner of six slaves. When the war broke out, Waller and two other men cosigned two promissory notes. By early 1863 the suits were in court; by mid-1864 the Lafayette County sheriff sold the property of all three men at public auction. In mid-1863 Waller, described as previously having been a well-respected citizen, joined Andy Blunt's guerrillas. In March 1864, a detachment of the First Missouri State Militia Cavalry shot Waller as they chased Blunt and his men. In his report, Captain James B. Moore noted much sympathy for Waller among the local citizens, but described Waller as a notorious bushwhacker who had taken

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<sup>164</sup> *Seventh, Eighth, and Ninth Censuses*. Lafayette County Circuit Court records. Ancestry.com. Jordan R. Dodd, comp. *Kentucky Marriages to 1850; Missouri Marriages to 1850; Missouri Marriages, 1851-1900*; <http://www.ancestry.com/default.aspx>.

<sup>165</sup> *St. Joseph, Mo. Daily Journal of Commerce*, 22 July 1863. Eakin and Hale, *Branded as Rebels*, vol. 1, 451.

part in the murder of two unarmed Union men and the storming of a jail. Waller had also been at Lawrence, and bragged of having killed fourteen men there.<sup>166</sup>

Waller's descendants, however, remember his story differently. In the family version, Waller owned a large plantation in Lafayette County (which, incidentally, he did not), and Union troops killed him for refusing to reveal where he had hidden his "fortune." The soldiers then burned Waller's house and freed his slaves, over their objections. The family version thus preserves the outlines of the story: Union authorities took Waller's property and killed him. Lawsuits are not the stuff of legend, however, and as the family tells it, the soldiers took Waller's property, not the courts. The family account omits any mention of Waller's bushwhacking, or any reason other than robbery that the troops shot him. By 1870, Waller's widow and surviving children had left the area.<sup>167</sup>

In this atmosphere, federal forces kept Missouri's county courthouses under constant guard. The danger was real. In Chariton County, the judge's high-handed behavior in the April, 1864 court session created especially hard feelings. In September while the sheriff was conducting auctions of the defendants' real estate, bushwhackers under Thraikill and Todd captured

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<sup>166</sup> *Eighth Census of the United States, 1860*. Lafayette County Circuit Court records, Lexington, Missouri. Report of Capt. James B. Moore, First Missouri State Militia Cavalry, to Col. James McFerran, April 1, 1864. *Official Records*, ser. 1, vol. 34, part 1, 861-62. *Columbia, Missouri Statesman*, April 15, 1864, 4.

<sup>167</sup> According to the family history the slaves said, "We don't want to be set free. We want to stay with Mr. Waller." Bible presented to Riley Rosalie Callahan Dec. 25, 1934, Ancestry.com (viewed December 2, 2005). *Eighth Census of the United States, 1860*. *Ninth Census of the United States, 1870*.

Keytesville, the county seat, and burned down the courthouse. In all, twenty-one courthouses burned during the war.<sup>168</sup>

To summarize the main points in the argument, in central Missouri about one-quarter of the pro-southern citizens lost their property through lawsuits, including many of the counties' richest residents and their extended families. While only about one-quarter of the pro-southern population in these counties was linked to the debts, four-fifths of the now identifiable bushwhackers from these counties came from indebted families. Indebted counties experienced twice as many recorded bushwhacker incidents as non-indebted counties. In both indebted and non-indebted counties, the only elite young men who joined the bushwhackers were ones being sued, or whose families were being sued. Otherwise, sons of rich families steered clear of bushwhacking. In a sample of military volunteers from the indebted counties, members of indebted families were three times more likely to become bushwhackers than were members of non-indebted families.

These findings are consistent with the relative deprivation hypothesis, as it is known in political science. According to this theory, when people cannot achieve the goals they seek, or are in danger of losing goals or a way of life already achieved, then violence can be expected—political violence in particular. This theory was first applied to Missouri's guerrilla conflict in a 1977 article by Don Bowen. Studying bushwhackers from Jackson County, Missouri (which had

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<sup>168</sup> See page 141. *History of Howard and Chariton Counties* (St. Louis: National Historical Company, 1883), 537. Missouri County Circuit Court Records (microform). *History of Boone County, Missouri* (St. Louis: Western Historical Company, 1882), 429.

roughly 120 debt cases), Bowen noted that many bushwhackers came from prosperous, even leading, families. Bowen wrote, “If relative deprivation is a plausible explanation of participation in the [Missouri guerrilla] uprising, *then something must have happened* [italics added] to the participants in 1861–1865 so that values which they expected to attain became unattainable. Moreover, what occurred cannot have fallen with equal weight upon those who didn’t participate or it cannot be the explanatory factor.” That something, according to Bowen, was the prospect of permanent loss of fortune and social position in families that drove some of their men to join bushwhacker bands. Bowen did not address the question of why sons of some well-off slaveholding families became bushwhackers, while the sons of others—in Missouri and elsewhere—did not. But the indebtedness created precisely the condition of “relative deprivation” to a portion, but not all, of the population, to which Bowen alluded.<sup>169</sup>

The investigation in the present chapter seeks to contribute to the larger scholarship about why guerrilla insurgencies occur in some places and not in others, and why some men join guerrilla forces and others do not. In advancing an economic argument, this study complements, rather than challenges, most other scholarship on the bushwhackers’ motivations. The findings presented here, however, contradict one economic theory of motivation sometimes applied to Missouri’s guerrillas: social banditry. Eric Hobsbawm, who originated the theory, defined social bandits as “primitive” resisters to the unfair exactions of

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<sup>169</sup> Bowen found that four of the eight families that owned more than fifty slaves in Jackson County in 1860 had family members that were bushwhackers. Many more bushwhackers came from families not quite as wealthy but still very well off. Bowen, “Guerrilla War in Western Missouri,” 30-51.

governmental authority. In Hobsbawm's Marxist taxonomy, "primitive" meant apolitical, or lacking a progressive political agenda. With such figures as Robin Hood and Dick Turpin, Hobsbawm named Jesse James, and by extension the other members of the James-Younger gang, as a social bandit. In *Paths of Resistance*, David Thelen agreed with Hobsbawm, arguing that James's banditry, and the post Civil War Missouri violence in general, were expressions of primitive resistance against the encroaching capitalist market. According to Thelen, rural Missourians before the Civil War lived largely cut off from the developing national economy. After the war, when eastern capitalists invested in Missouri to exploit the state's raw materials, traditional Missourians resisted the forcible transformation of their identity.<sup>170</sup>

T. J. Stiles, in *Jesse James: Last Rebel of the Civil War* disagrees with Thelen's portrayal of a self-sufficient, pre-market rural Missouri. Stiles correctly points out that Jesse James' family and those of the other members of the James-Younger gang transacted in the capitalist market before the war, and were not primitive in this sense at all. Stiles is correct about the market sophistication of the Boonslick's farmers and planters. Stiles, however, argues further that while Jesse James was mainly a robber, he later changed into a political rebel with a pro-southern, secessionist agenda. Stiles finds nothing "primitive" about the James gang, either in economic or political sophistication.<sup>171</sup>

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<sup>170</sup> Hobsbawm, *Social Bandits*, 22-25, 40-56, 130. Thelen, *Paths of Resistance*, 13-17, 29-35, 59-65, 70-77.

<sup>171</sup> Stiles, *Jesse James*, 236-37, 382-85, 391-92.

The evidence presented here suggests both sides in the bushwhackers-as-social-bandits dispute—Hobsbawm and Thelen on one side, and Stiles on the other—are off the mark, at least for bushwhackers whose families were hurt by the land sales. These guerrillas came from families that were in no way primitive in the Marxist sense. The guerrillas’ response, however, was arguably primitive in that it stemmed not from politics, but from fury at the loss of one’s home. Also, former Missouri guerrillas who wrote accounts of their experiences do not name loyalty to the South, commitment to slavery, secession, or states’ rights among their reasons for “going to the brush.” They do, however, often write about their wish to defend their homes and their honor, and to avenge northern “outrages.” In the horror of Missouri’s guerrilla war, “outrages” are usually taken to mean war atrocities. But in the Boonslick, a southern man needed to look no further than the circuit judge and county sheriff for a reason to pick up a gun.<sup>172</sup>

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<sup>172</sup> Bowen likewise found Hobsbawm’s social banditry model only tangentially applicable to Missouri’s guerrillas. Bowen, *Guerrilla War in Western Missouri*, 37.

## CHAPTER 8

### THE DECLINE OF MISSOURI'S ANTEBELLUM PLANTER CLASS

While all Missourians suffered from the guerrillas, the forced land sales mainly affected the families of the rural aristocracy. Because of the land sales, Missouri's antebellum planters persisted in the postwar era at lower rates than their counterparts in other former slave states. The arrival of thousands of non-southern settlers diluted the planters' influence further. Over the decade ending in 1870, Missouri's population increased almost as much as the combined total for all ten former Confederate states. Almost all of the immigration came from outside the South. In the decades following the war, plantations almost disappeared from the Boonslick, as did nearly the entire African-American population. Missouri increasingly differed from the former Confederate states in population, demography, agriculture, and land ownership.

Most historians now agree that in the South as a whole, planters suffered heavy losses of slave and other personal property during the war and Reconstruction but preserved most of their real property. Southern planters remained the largest landowners in their home counties, even though everyone was poorer than before the war. From this foundation of economic leadership, the antebellum elite regained political control after Reconstruction. In Missouri, the planters suffered the same losses as their counterparts elsewhere but lost their land



as well. The ground was literally cut from beneath their feet, and the old elite lacked the economic base to restore its former dominance. Thus, in Missouri the civil courts achieved what the Radical Republicans could not in the Confederacy proper.<sup>173</sup>

This chapter compares the persistence of Missouri's planters to what other scholars have found in studies of planters in Alabama, Georgia, Texas, Virginia, and Arkansas. "Persistence" here means social as well as geographical persistence. In other words, the question is not how many rich planters or their families remained in the same county ten years later, but how many rich planters were still rich planters. In the following analysis, membership in Missouri's "planter elite" means ownership of at least twenty slaves and land of either

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<sup>173</sup> Woodward, *Origins of the New South*, 179. To employ Gavin Wright's terminology in, the planters were able to transform themselves from "laborlords" before the Civil War, to landlords after the war. Wright, *Old South New South*, 47-51. Wiener in *Social Origins of the New South* and Foner in *A Short History of Reconstruction* also consider continued land ownership to be the critical factor in preserving the planters' continued dominance in the formerly slave states. Other secondary sources on the general history of antebellum southern planters that were used in preparing this study were Ball, *Financial Failure and Confederate Defeat*; Balleisen, *Navigating Failure*; Billings, *Planters and the Making of the "New South"*; Billingsley, *Communities of Kinship*; Bushman, *Refinement of America*; Campbell, "Population Persistence and Social Change in Nineteenth-Century Texas;" Cashin, "The Structure of Antebellum Planter Families;" Fogel and Engerman, *Time on the Cross*; Ford, "Rednecks and Merchants;" Formwalt, "Antebellum Planter Persistence: Southwest Georgia;" Fox-Genovese and Genovese, *Fruits of Merchant Capital*; Genovese, *The Political Economy of Slavery*; Hahn and Prude, *The Countryside in the Age of Capitalist Transformation*; Kulikoff, *The Agrarian Origins of American Capitalism*; Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge: Harvard University Press, 2003); Moneyhon, "The Impact of the Civil War in Arkansas;" Oakes, *The Ruling Race*;" Pessen, *Riches, Class and Power Before the Civil War*; Ransom and Sutch *One Kind of Freedom*; Roark, *Masters Without Slaves*; Sandage, *Born Losers*; Scarborough, *Masters of the Big House*; Shore, *Southern Capitalists*; Stowe, *Intimacy and Power in the Old South*; Stowe, "The Rhetoric of Authority;" Thompson, *The Reconstruction of Southern Debtors*; Townes, "The Effect of Emancipation on Large Landholdings;" Wiener, "Planter Persistence and Social Change;" Woodman, *King Cotton*; Wright, *Political Economy of the Cotton South*; Wyatt-Brown, *Honor and Violence* and Wyatt-Brown, *Southern Honor*.

Secondary sources specifically concerned with Missouri's planters that were used in this study included Eaton, "Development and Later Decline of the Hemp Industry in Missouri;" Frizzell, "Southern Identity in Nineteenth-Century Missouri;" Hurt, *Agriculture and Slavery*; Hurt, "Planters and Slavery;" Lewallen, "Economic Inequality in the Upper South;" O'Flaherty, *General Jo Shelby*; Phillips, *Missouri's Confederate*; and Phillips, "Judge Napton's Private War."

acreage or value in the top 3 percent of the county’s landowners. This is a deliberately conservative and restrictive definition (see Introduction), intended to err on the side of caution in deciding which individuals were planters. For 1870, the top 3 percent of landowners by acreage or value is defined as the “landed elite.” Defined thus, there were twenty-two members of the planter elite in Cooper, Pettis, and Saline counties in 1850, and forty-four in 1860. Between 1850 and 1860 rich planters who remained rich planters, or whose sons or widows did so, persisted at a rate of 64 percent. For the 1860 to 1870 decade, the comparable figure was 45 percent. Table III summarizes these results.<sup>174</sup>

Decade	Total planters	Persist	Non-note signers	Persist	Note-signers	Persist
1850-60	22	14 (64%)	22	14 (64%)	NA	NA
1860-70	44	20 (45%)	25	16 (45%)	19	4 (21%)

Each of the other five studies uses its own definition of planters, but the studies by Jonathan Wiener, Lee Formwalt, and Randolph B. Campbell of Alabama, Georgia, and Texas respectively are most comparable. All three studies

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<sup>174</sup> In 1850 for the three counties, the top three percent of property owners by valuation or acreage would be all farms equal to or greater than 890 acres, or six thousand dollars in valuation. In 1860 in Cooper County, a farm in the top three percent by valuation or acreage would be a farm valued at \$16,000, or 800 acres. In Pettis County, a farm in the top three percent by valuation or acreage would be a farm valued at \$22,320, or 1000 acres. In Saline County, a farm in the top three percent by valuation or acreage would be a farm valued at \$20,000 in valuation, or 1200 acres. In 1870 in Cooper County, the top three percent of farms by valuation or acreage correspond to a valuation of \$13,200, and just short of five hundred acres. In 1870 in Pettis County, a farm in the top three percent by valuation or acreage would be a farm valued at \$17,000, or 510 acres. In 1870 in Saline County, a farm in the top three percent by valuation or acreage would be a farm valued at \$12,500, or 500 acres. J. D. B. DeBow, Superintendent of the United States Census, *The Seventh Census of the United States: 1850. Embracing a Statistical View of Each of the States and Territories, Arranged by Counties, Towns, Etc.* (Washington, D. C.: Robert Armstrong, 1853), Table I: Statistics on Missouri, 644–46, cxxv. *Eighth Census of the United States, 1860. Ninth Census of the United States: Statistics of Population, Tables I to VIII Inclusive* (Washington, D.C.: Government Printing Office, 1872), Table 2: State of Missouri, 43.

judge “persistence” by family rather than individual persistence. A planter is said to have persisted if either he (usually), his wife, or his eldest son is a member of the elite group in the following census. The three studies arrive at findings that are similar in many respects, whereas what one finds in Missouri is different.

Comparing the Alabama, Georgia, and Texas studies in Table IV, the 1860-1870 persistence rate in each state was close to the rate for the preceding decade, whereas in Missouri the rate sharply dropped. Also, except in Missouri, the richest planters in each study persisted at significantly higher rates than did the group as a whole.<sup>175</sup>

Study	Persistence 1850-1860	Persistence 1860-1870	Wealthy Core, 1860-1870
Alabama (Wiener)	47%	43%	50%
Georgia (Formwalt)	30%	34%	72%
Texas (Campbell)	55%	53%	NA
Missouri (Geiger)	64%	41%	33%

The remaining two studies, by Carl Moneyhon and Jane Townes, calculate planter persistence in ways that are more difficult to compare to the other studies. Moneyhon calculates planter persistence rates for individuals, rather than families, in Phillips and Chicot counties, Arkansas, for the period from 1860 to 1866. Moneyhon reports persistence rates of 88 percent for Phillips

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<sup>175</sup> Wiener, “Planter Persistence and Social Change,” 238, 248; Formwalt, “Antebellum Planter Persistence,” 414-6; Campbell, “Population Persistence and Social Change,” 198.

County and 77 percent for Chicot County, for individual planters with property worth over twenty-five thousand dollars in 1860.<sup>176</sup>

The final study, that of Jane Townes, considers property ownership only, and not slaveholdings. Townes looks at individuals, rather than families, owning five hundred or more acres in Nelson and Goochland counties, Virginia, in 1860 and 1870. She finds 1860-1870 persistence rates for individual landowners of 67 percent in Nelson County and 75 percent in Goochland County. Townes notes that these are conservative figures that exclude transfers within the same family.<sup>177</sup>

The available primary sources make it impossible to do Moneyhon's calculation for Missouri. However, calculating persistence for the Missouri planters using Townes's method, the Missourians again persist at much lower rates. In the three Missouri counties sampled, individuals who owned five hundred or more acres in 1860 persist in 1870 at a rate of 19 percent. Using the top 3 percent of value instead yields an almost identical result of 21 percent.<sup>178</sup>

Missouri differs from these areas in other ways as well. In Alabama, Georgia, and Texas, most of the non-persistent planters moved out of the study area. Only a few non-persistent planters "skidded," that is, remained in

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<sup>176</sup> Moneyhon, "The Impact of the Civil War in Arkansas," 114.

<sup>177</sup> Townes, "The Effect of Emancipation," 407-10.

<sup>178</sup> In the three Missouri counties, out of 396 landowners with five hundred or more acres in 1860, seventy-five were still present in 1870. Using the top three percent of valuation, out of one hundred and seven landowners in the three Missouri counties in 1860, twenty-three were still in the top three percent of landowners by 1870.

the area but were downwardly mobile. This is significant, because as most of the non-persistent planters left the area, some of their number would have been rich planters elsewhere. That is, ignoring geographic persistence, figures for the planters' social persistence would have been higher still. This was the opposite of what happened in Missouri, as shown in Table V. There most of the non-persistent planters remained in their home counties in 1870, so their later status is known. In Missouri, most of the non-persistent planters dropped out of the elite altogether.

Also in Alabama, Georgia, and Texas, the non-persistent planters who remained in their home counties in 1870 usually remained big landowners, though they were no longer members of the elite. Most newcomers to the propertied elite in these states either were already residents of the area in 1860, or came from elsewhere in the South. More broadly, in these three studies as well as in Townes' study of Virginia there was no significant redistribution of property between 1860 and 1870. Indeed, Wiener, Campbell, and Formwalt found that although land values declined steeply over the decade, the elite group owned a larger share of the counties' land in 1870 than in 1860. Moneyhon did not address this question in his Arkansas study. In all five studies, the plantation system itself survived the war.<sup>179</sup>

In all these respects, Missouri differed from the other states. In Missouri, planter persistence dropped significantly from 1860 to 1870

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<sup>179</sup> Wiener, "Planter Persistence and Social Change," 239-240, 250, 252, 256; Formwalt, "Antebellum Planter Persistence;" 414, 416, 424-25; Campbell, "Population Persistence and Social Change;" 197, 199, 201-2.

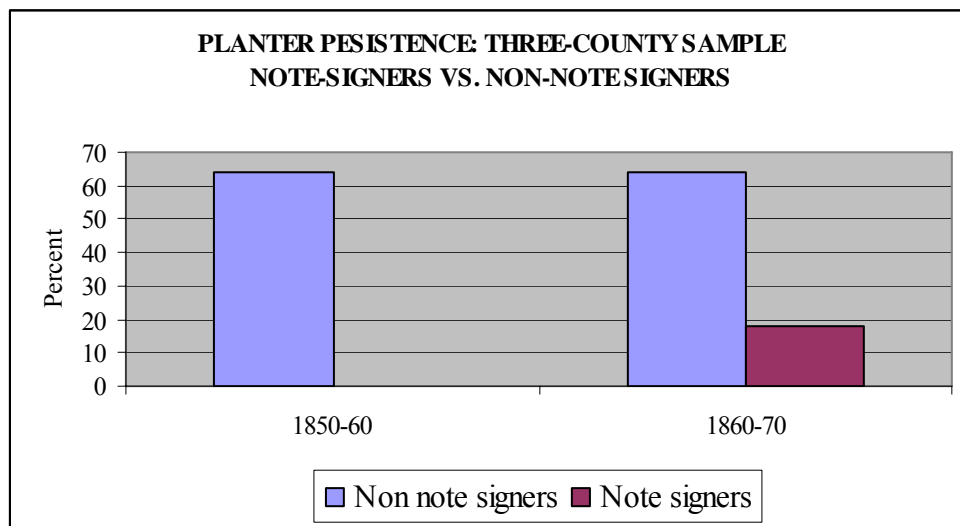
compared to the previous decade, going from 64 percent to 45 percent. Also, persistent planters in Missouri owned a smaller percentage of the sampled counties' real property in 1870 than in 1860, and non-persistence most often resulted from downward social mobility. The indebtedness arising from the promissory contributed to all of these outcomes.

Study	Non-persistence - moved	Non-persistence - skidded
Alabama (Wiener)	91%	9%
Georgia (Formwalt)	72%	28%
Texas (Campbell)	82%	18%
Missouri (Geiger)	54%	46%

Looking at the individual Missouri planters, the low persistence rate from 1860 to 1870 is attributable to those planters involved in the promissory-note cases. Twenty-five of the forty-four planters total in 1860 had no connection with the promissory notes signed in 1861 and 1862. This group has a 64 percent persistence rate from 1860 to 1870, the same as the previous decade. The nineteen remaining planters in the 1860 group were bankers, or else they or their sons signed promissory notes. In this group, only four of nineteen, or their widows or sons, remained in the top 3 percent of landowners in 1870, a persistence rate of only 21 percent. Graph II summarizes these results.

The 1860 Missouri planters also had a much higher rate of downward social mobility than did their counterparts elsewhere. Thirteen of the twenty-four planters who did not persist into 1870, or 54 percent, remained in their

home counties but skidded socially, to employ Wiener's term. Some of these planters fell a long way. William T. Harrison and John S. Deaderick of Saline County each lost 90 percent of their property, though each still owned something. Major James S. Hopkins of Pettis County owned thirty-five slaves and land worth eighty-three thousand dollars in 1860. Major Hopkins remained in Pettis County after the war, but he owned no land at all in 1870.<sup>180</sup>



Looking only at persistence rates for Missouri's planters, however, understates the decline in their postwar influence, which was diluted by immigration as well. By 1864 and 1865, surviving newspapers in central Missouri had entire pages filled with notices of sheriffs' auctions of real estate. In 1867 Dan Fogle, a thirty-five-year-old Pennsylvanian looking for a new home for his family, took a trip through the southern part of the state. Fogle reported that

<sup>180</sup> *Ninth Census of the United States, 1870.*

farmland was cheap, plentiful, and for sale, but with no buyers. There was a general fear the former owners might violently reclaim possession.<sup>181</sup>

Dangerous or no, the cheap land attracted many settlers and Missouri's population grew rapidly after the war. Between 1860 and 1870, Missouri ranked third in overall population increase, after Illinois and Pennsylvania. Of the twenty-three states with a population of one-half million or greater in 1860, Missouri grew at the third fastest rate, after Michigan and Iowa. Of all the former slave states, Missouri grew fastest, both in nominal and in percentage terms. Missouri's native-born white population increased 52 percent over the decade, going from nine hundred thousand to 1.4 million. By comparison, Dixie's combined population increase in the same period was 611,704, excluding Texas.<sup>182</sup>

The population growth meant that Missouri's planters, their families, and other big landowners who persisted into the 1870 census, while a low enough percentage of the 1860 group, made up an even smaller percentage of the 1870 landed elite. Looking at large land holdings only, in 1860 there were 108 individuals in the top 3 percent of landowners in the three counties. Of this group, twenty-two individuals were still in the top 3 percent of landowners in 1870. By that time, however, the total population of the three counties had increased by 47 percent, and there were 176 individuals in the top 3 percent of

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<sup>181</sup> James W. Goodrich and Donald B. Oster, ed., "Few Men But Many Widows...": The Daniel B. Fogle Letters, August 8—September 4, 1867," *Missouri Historical Review* 80 (April 1986): 273-304.

<sup>182</sup> University of Virginia, Geospatial and Statistical Data Center.



landowners. Only 13 percent of the landowners in this new, expanded group were holdovers from 1860.<sup>183</sup>

The number of farms increased as well. From 1860 to 1870 the number of farms in Missouri grew by two-thirds, while the size of the average farm declined by one-third. These trends were even more marked in Cooper, Pettis, and Saline Counties. There, the total number of farms nearly doubled between 1860 and 1870, and the size of the average farm dropped by almost half, from 288 to 157 acres. The new State Board of Agriculture approved of these developments. In 1866, in the Board's first annual report to the state general assembly, the corresponding secretary stated "Our farms are too large. This is one of the evils accompanying slavery." The secretary added that smaller farms would result in "increasing the density of population, value of land, facilities of education, creating better society, small towns, reducing taxation, and in fact making the country better and more wealthy."<sup>184</sup>

Looking only at Missourians born outside the state, almost all the postwar population growth came from settlers not born in slave states. The number of foreign-born Missourians, mainly Germans, increased by more than one-third from 1860 to 1870, and the number of Missourians born in free states nearly doubled. In the same period, the number of Missourians born in slave states other

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<sup>183</sup> Population in the three counties went from 41,447 in 1860 to 61,070 in 1870. University of Virginia, Geospatial and Statistical Data Center.

<sup>184</sup> Missouri had 88,553 farms in 1860 and 148,418 in 1870. The average-size farm went from 226 acres in 1860 to 146 acres in 1870, a thirty-five percent decrease. In 1860 the three counties had 3093 farms and 5976 in 1870, a 93% increase. University of Virginia, Geospatial and Statistical Data Center. "First Annual Report of the Missouri State Board of Agriculture, for the Year 1865," *Appendix to the Senate Journal of the Adjourned Session of the Twenty-Third General Assembly of Missouri* (Jefferson City, Mo.: Emory S. Foster, 1865-6), 156-58.

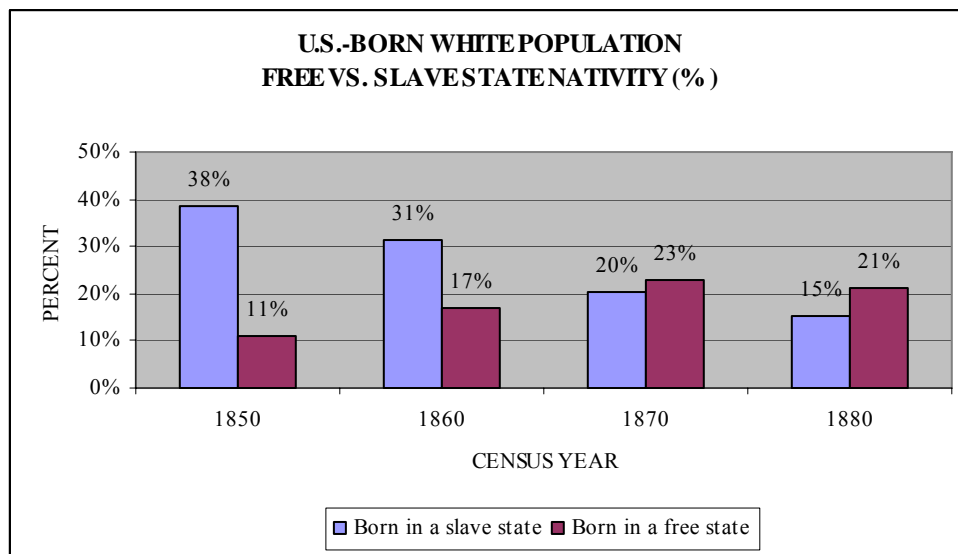
than Missouri declined by 3 percent. In 1860, of all U.S.-born whites in Missouri, 83 percent were born in slave states. Of the U.S.-born whites who were not native to the state, nearly twice as many were born in slave states as in free states. In 1850 and 1860 Kentucky and Tennessee headed the list of states whose native sons were living in Missouri. Illinois passed Tennessee in 1870 and Kentucky in 1880; by 1890 Ohio and Indiana had reached second and third place respectively, ahead of Kentucky. In no census after 1860 did those born in southern states exceed those born in northern states. Graph III shows free- versus slave-state nativity of U.S.-born white Missourians born outside the state.<sup>185</sup>

The changed population density, nativity, and farm size made a different agricultural economy. The region speedily adopted midwestern farming practices in the immediate postwar years. In his study of the seven Boonslick counties known after the war as Little Dixie, Robert Frizzell found the prewar cash crops, tobacco and hemp, declined precipitously. Farmers switched to less labor-intensive crops such as wheat and oats, bought more machinery, and broke up larger tracts of land for sale to farmers who, with their families, performed most of their own labor. After the Civil War, the Boonslick became an important

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<sup>185</sup> Missouri's white population was 906,540 in 1860 and 1,380,972 in 1870. African-Americans were omitted from this calculation because the 1860 census did not record the slaves' nativity, making a comparison to 1870 figures impossible. By 1870 the number of native-born Missourians grew from 475,246 in 1860 to 788,491 in 1870, an increase of sixty-six percent, in spite of the war. Foreign-born Missourians increased from 160,541 in 1860 to 222,267 in 1870, a thirty-eight percent increase. Missourians born in free states increased from 185,990 in 1860 to 355,262 in 1870, an increase of ninety-one percent. In 1860, 274,146 Missourians were born in southern states, and 265,187 in 1870. Steven Ruggles, Matthew Sobek, Trent Alexander, Catherine A. Fitch, Ronald Goeken, Patricia Kelly Hall, Miriam King, and Chad Ronnander, *Integrated Public Use Microdata Series: Version 3.0* [Machine-readable database]. Minneapolis, Minn.: Minnesota Population Center [producer and distributor], 2004. Available at <http://www.ipums.org> (accessed September 2005—March 2006). Clevenger, "Missouri Becomes a Doubtful State," 551-53.

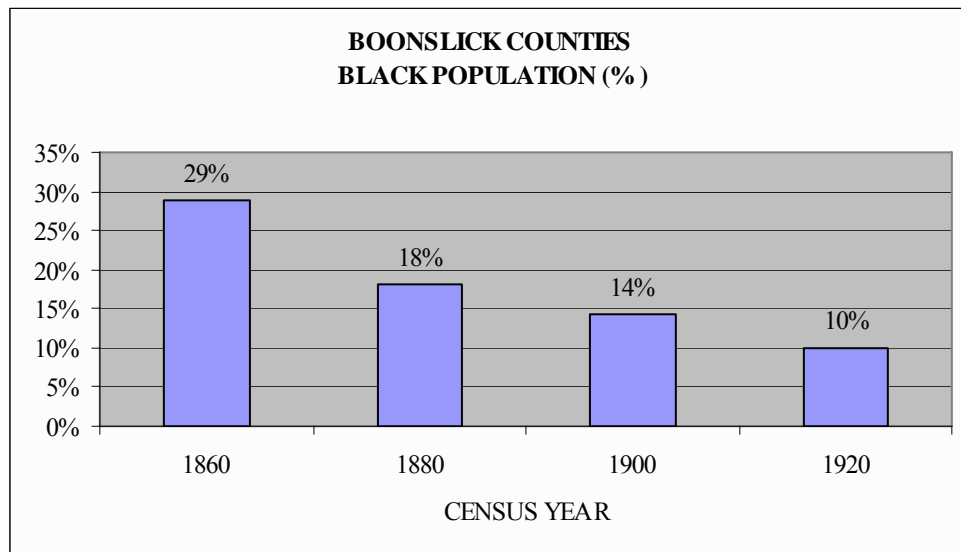
wheat-growing region for the first time. As of 1860, Missouri had ranked fifteenth in wheat production. In 1869 the state was in tenth place and by 1889 in seventh place. On the other hand, one agricultural feature in Missouri after the war that was more typical of the South than of the Midwest was mule production. After a dip following the war, Missouri led the nation in mule production from 1870 to 1890, before being overtaken by Texas in 1900. Corn, cattle, and hogs remained a constant in the region, important before and after the war.<sup>186</sup>



The smaller, family-managed farms used less hired labor than the plantations. In the seven Boonslick counties studied by Frizzell, the black population declined by 25 percent from 1860 to 1870. The black population increased again during the 1870s, but then decreased through every succeeding decade. Missouri’s former rural slave-majority areas gradually became nearly empty of African-Americans. In 1860, Saline and Lafayette Counties had three

<sup>186</sup> Callaway, Boone, Howard, Cooper, Saline, Lafayette, Clay, and Jackson Counties. Frizzell, “Southern Identity in Nineteenth-Century Missouri,” 239-40, 254-58.

black-majority townships; in the rural portions of these townships, blacks outnumbered whites 3967 to 3455. By 2000, whites outnumbered blacks in these same areas by 3911 to 45. The changes in farm size and the departure of the blacks meant that southern-style sharecropping did not take root in the Boonslick, another feature distinguishing the region from the South. Graph IV, below, shows the decline in the black population of the eight Boonslick counties.<sup>187</sup>



The indebtedness dragged down not only the planters but their extended families as well. Many of these people left the area for good. The Civil War was hard enough on pro-southern Missourians, who had to cope not only with the omnipresent physical danger, but also with confiscation, fines, bonds, and abridgments to their civil rights, including disenfranchisement. Loss of all their property added another reason to emigrate to this already formidable list. At the time a crazy-quilt of state laws regulated indebtedness, and cooperation between

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<sup>187</sup> Population figures for Boone, Howard, Cooper, Saline, Lafayette, Clay, and Jackson from the University of Virginia, Geospatial and Statistical Data Center. Frizzell, "Southern Identity in Nineteenth-Century Missouri," 258*n*50, 259.

different jurisdictions to collect debts was patchy. Insolvent debtors often simply left for parts unknown. In the three-county sample, 83, or 25 percent, of the defendants who survived the war left the state for good, with Texas and Kentucky topping the list of preferred destinations. Next in order of preference were Colorado's Front Range counties and California's Central Valley. Others migrated within Missouri, heading mostly for the southwest counties and the Kansas City area.<sup>188</sup>

The destinations of thirty-seven of the eighty-three former defendants who left the state are unknown, but some probably went to Brazil and Mexico. Dr. John H. Blue of neighboring Chariton County, a defendant in roughly twenty promissory note cases there, joined the Confederate colony in Brazil. Dr. Alfred Lewis of Saline County, signer of thirty-one promissory notes, lived in Durango, Mexico after the war. There he was the distribution agent for the Confederate expatriate newspaper *The Two Republics*. Many of the defendants, or their sons, fought in Shelby's Iron Brigade. Refusing to surrender in 1865, Shelby and his entire command crossed the Rio Grande into Mexico, where they offered their services to the Emperor Maximilian. Other prominent ex-Confederate Missourians who went to Mexico after the war included former Missouri

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<sup>188</sup> There were a total of 365 defendants in the three-county sample whose later history is known. Of these, thirty-four (nine percent) did not survive the war. Of the remaining 331, ninety-two left the state, though nine later returned. Defendants and bankers were traced mainly through the 1870 and 1880 censuses. Family histories and genealogical databases provided some supplemental information.

Secretary of State General Mosby Monroe Parsons, former U. S. Senator Trusten Polk, and Sterling Price.<sup>189</sup>

Finally, the banks changed radically as well. The promissory note fiasco left Missouri's banks virtual shell corporations—possessing charters to do business but owning few liquid assets. Fortunately, the National Banking Act of 1863 gave the banks a way to raise new capital. Under this law, a bank could apply for a national charter rather than a state one, in the process reorganizing and selling new stock. The rechartered banks' stock offerings in the latter 1860s came just in time to save the banks from the loss of the wartime military business. Many new banks formed in Missouri during this time as well. The National Banking Act and two other wartime measures, the several legal tender acts and the Internal Revenue Act, changed banking further. Together, these laws created a new federal paper currency that marginalized the state banks' circulating money, wiped out the banks' funds transfer business, and increased competition by chartering new banks. The new laws forbade branch banking, forcing the reorganized banks to sell their former branches. Many branches closed for good, but a few reopened as small, independent country banks.<sup>190</sup>

Customers, industries, and profit centers of Missouri's banks also changed. By 1865 the South, once Missouri's main customer, was bankrupt. One

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<sup>189</sup> Harter, *Lost Colony of the Confederacy*, 19, 33, 64-65; Knapp, "The Two Republics," 369. John Newman Edwards, *Shelby's Expedition to Mexico: An Unwritten Leaf of the War* (Fayetteville, Ark.: University of Arkansas Press, 2002).

<sup>190</sup> An Act to Enable the Banks and Branch Banks in this State to Wind up their Business and Organize under the Law of Congress to Furnish a National Currency (February 12, 1864) *Laws of the State of Missouri Passed at the Adjourned Session of the Twenty-Second General Assembly, Begun and Held at the City of Jefferson, on Tuesday, November Tenth, 1863* (Jefferson City, Mo.: W. A. Curry, 1864), 9. Hubbard and Davids, *Banking in Mid-America*, 95, 102.

of Missouri's major prewar industries, hemp production, was gone. But the banks found new sources of revenue in providing farm and residential mortgages, and short-term financing for postwar industries such as railroads, mining, light manufacturing, and construction. As the New York-Chicago trading axis replaced the older St. Louis-New Orleans one, the banks' relations with the Northeast strengthened while the southern connection declined. Missouri's banks and railroads were the only major antebellum firms to survive the war and become part of the postwar big-business complex. But the banks resembled the two-hundred-year-old ax, with the handle replaced three times and the blade twice.<sup>191</sup>

This new world had no room for the prewar bankers. In the former branch banks that reopened after the war, the turnover in the bank officers of 1861 was over 80 percent. The Union men who took over the banks during the war got their jobs because of their politics, but they were not mere hacks. The new bankers were themselves capable and substantial men, and they were in their new positions to stay. Major Henry Smith Turner, after 1863 the president of the Union Bank of St. Louis, was a graduate of West Point and of the elite Cavalry School of Saumur, France. Before the war he held distinguished posts in government and finance, including assistant United States treasurer in St. Louis and representative in the Missouri general assembly. Oliver Garrison, a native of

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<sup>191</sup> Hammond, *Sovereignty and an Empty Purse*, 224-26, 342, 355-59. *St. Louis Missouri Republican*, 24 May 1862, 3. Myers, *Financial History*, 163. Eaton, "The Development and Later Decline of the Hemp Industry in Missouri." O'Flaherty, *General Jo Shelby*, 51. Two out of nine of the state's antebellum banking corporations, the Union Bank of St. Louis and the Farmers Bank of Missouri, were forced to close. Hubbard and Davids, *Banking in Mid-America*, 95, 97-108. Cronon, *Nature's Metropolis*, 301-3.

New York City, and after 1864 the president of the Mechanics Bank of St. Louis, was previously the president of an iron foundry in the city, and had made a fortune in real estate speculation.<sup>192</sup>

Men such as Turner and Garrison would have been daunting competitors anyway, but they had an extra advantage because of the various penalties and limits on civil rights imposed on ex-rebels. In the later years of the war, Missouri's two Unionist governments—civilian and military—both increasingly tyrannized the state's pro-southern citizens. In the 1864 state elections, martial law, the restricted franchise, and the wartime polarization of opinion brought the Radical Union Party to power, the state's homegrown version of the Radical Republicans. The Twenty-Third General Assembly saw an almost complete turnover in members from previous assemblies. Only a quarter of the senators and state representatives were held over or reelected from the Twenty-Second General Assembly, and only 8 members out of 172 had served in any prewar session of the assembly. By 1864 and 1865, the victorious Radicals had largely disenfranchised the Democrats and excluded the old regime from the governing councils of state.<sup>193</sup>

The Radical Union Party capped its 1864 election victory by pushing through a new state constitution the following year. The Drake Constitution, named for its main architect, institutionalized discrimination against Missouri's

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<sup>192</sup> Geiger, "Missouri Banks and the Civil War," 145; Stephens, *The Fourth City*, vol. 2, 560–64. Stephens, *Centennial History of Missouri*, vol. 3, 669.

<sup>193</sup> *Journal of the Senate of the State of Missouri at the Regular Session of the Twenty-Third General Assembly* (Jefferson City, Mo.: W. A. Curry, 1865), 2-3. *Journal of the House of Representatives of the State of Missouri at the Regular Session of the Twenty-Third General Assembly* (Jefferson City, Mo.: W. A. Curry, 1865).



former rebels. To regain the vote, they had to swear the so-called Ironclad Oath, in which they denied having committed eighty-six separate acts. Between them, the Drake Constitution and the Ironclad Oath barred former rebels from public office and many professions, including law, the ministry and corporate directorships, including directorships of banks. These controls did not last long. The state general assembly revoked the Ironclad Oath in 1871, and the U.S. Supreme Court challenged the Drake Constitution's franchise restrictions. By 1872 Missouri's ex-rebels could again vote and hold office. In 1884 the former Confederate General John Sappington Marmaduke, Vincent Marmaduke's brother, won the governorship.<sup>194</sup>

Still, it was too late for many of the ex-bankers. Some died during the war, and there were other human costs. John W. Wills, former president of the parent branch of the Mechanics Bank of St. Louis, disappeared after defaulting on large personal debts. Jesse Riddlesbarger, former president of the Mechanics Bank's branch at Kansas City, died on the Howard County poor farm. Parties unknown shot Reverend Thomas Johnson, the Kansas-Missouri bank president, missionary, newspaper owner, and proslavery activist, in his home in 1865. Relatives of David Waldo, the Independence, Missouri bank cashier, land speculator, Santa Fe trader, and physician, committed him to the state lunatic

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<sup>194</sup> Hunter, "Missouri's Confederate Leaders," 379. Parrish, *History of Missouri*, 128. Parrish, *History of Missouri*, 254-55. Kremer and Christiansen, *History of Missouri*, 17.

asylum. After his release, Waldo helped form another bank in Independence before dying of an overdose of morphine.<sup>195</sup>

Some of the old bankers went on to prosper outside Missouri, scattering from Mississippi to Canada. The bank director Thomas H. Price, who during the war served on the staff of his kinsman, General Sterling Price, moved to Mobile, Alabama, where he practiced law and served in the state legislature. A surprising number of bankers wound up in the citadel of yankeedom, New York. The St. Louis bankers John J. Anderson and Junius Brutus Alexander, respectively presidents of the parent branches of the Bank of St. Louis and the Exchange Bank of St. Louis, both went to New York. Alexander named his Staten Island estate Effingham House, after his family's Virginia plantation. Hiram Northrup, president of the Union Bank of Missouri branch at Kansas City, and Robert W. Donnell, president of the Bank of the State of Missouri branch in St. Joseph, went to New York as well.<sup>196</sup>

The all-important kinship network took new root in some of these locations. Banished from Missouri in 1863, Robert W. Donnell went to the newly

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<sup>195</sup> N. D. Allen Papers, journals and diaries, entry dated March 2, 1863. Missouri Historical Society Archives, St. Louis, Missouri. *Columbia, Missouri Statesman*, 8 June 1883, 4. William G. Cutler, *History of the State of Kansas*, Part 10, *Territorial History* (Chicago: A.T. Andreas, 1883), <http://www.kancoll.org/books/cutler/terrhist/terrhist-p50.html> (viewed March 8, 2006). Stevens, *The Center State*, 89. Goodrich, "David Waldo," 155-84. There is no reason to assume that that the promissory note fiasco drove Waldo insane. Waldo was already a colorful character, to say the least.

<sup>196</sup> To name only two, Robert Hoffman, cashier of the Farmers Bank of Missouri in Lexington, by 1880 was a planter in Mississippi. Waldo Johnson, former United States Senator and one of the principal investors in the Merchants Bank of Missouri branch at Osceola, was in Canada. *Biographical Directory of the U.S. Congress*. [http://www.senate.gov/pagelayout/history/g\\_three\\_sections\\_with\\_teasers/people.htm](http://www.senate.gov/pagelayout/history/g_three_sections_with_teasers/people.htm). *Columbia, Missouri Statesman*, 9 March 1883, 2; 8 June 1883, 4. *Liberty, Mo. Tribune*, 13 December 1867, 2. *Daily News' History of Buchanan County*, 516. Robert W. Donnell, life sketch, *Boonville, Mo. Weekly Eagle*, 9 August 1872. *New York Times*, 13 January 1893, 5. Ancestry.com.

discovered goldfields in Montana Territory. The area was a friendly haven for Missouri's ex-Confederates. In 1865, Donnell's brother-in-law, Colonel John C. Calhoun Thornton, a former Confederate officer, recruiter, and guerrilla captain, joined Donnell and settled in Deer Lodge County; Jesse James also hid out there for a time in 1873. In the frontier mining camp of Butte, Donnell opened a grocery and outfitting firm with another ex-Missourian, William S. Tutt, whose brother Thomas was a wholesale grocer in St. Louis and later himself a bank president. Donnell knew the Tutts through his own brother-in-law, Leonidas Lawson, who had had grown up with them in Boonville. The store charged frontier prices, three dollars for a dozen eggs when miners' wages were four dollars a month. Around 1868, Donnell and his partners founded a bank, which took shares in mining ventures as collateral for store purchases and other loans. Loans were often paid in tons of ore, which Donnell and his partners shipped by rail to Baltimore for smelting.<sup>197</sup>

Banking and groceries paid much better than mining. In 1870, Donnell moved to New York to handle the firm's affairs there, trading a frontier village of two hundred forty people for the country's largest city and financial center. In New York, Donnell banked with the expatriate Missourians at Northrup & Chick before he formed a second, New York-based banking partnership linked to the Montana business. Again, Donnell's partners were ex-Missourians he knew

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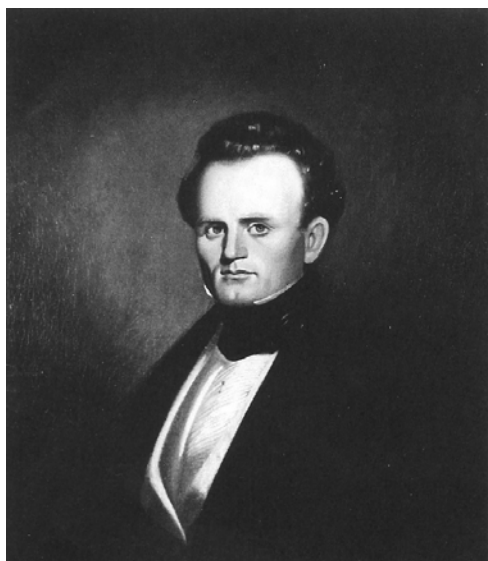
<sup>197</sup> Fuenfhausen, Clay County. Ancestry.com. *New York Times*, 5 January 1892, 5. Robert W. Donnell, life sketch, *Boonville, Mo. Weekly Eagle*, 9 August 1872, 3. *New York Times*, 8 August 1878. *Seventh Census of the United States, 1850. Eighth Census of the United States, 1860. Butte, Mont. Daily Miner*, 23 January 1883, 3. PBS documentary, Las Vegas: An Unconventional History. WGBH Educational Foundation and Goodhue Pictures, Inc., 2005. [http://www.pbs.org/wgbh/amex/lasvegas/peopleevents/p\\_clark.html](http://www.pbs.org/wgbh/amex/lasvegas/peopleevents/p_clark.html) (viewed December 12, 2005). *Butte, Mont. Miner*, 13 March 1877, 3; 20 March 1877, 3.

before the war, including his brother-in-law Leonidas Lawson. The new firm joined the New York Stock Exchange, and besides handling the Montana business, was the New York correspondent for small banks throughout the west. Donnell's bank became the fiscal agent for several western states, dealt in municipal bonds of western cities, and speculated in Texas and New Mexico mining properties. Donnell died in 1892 at his home on East Sixty-Seventh Street off Central Park, a world away from Missouri.<sup>198</sup>

In summary, the land sales arising from the indebtedness left Missouri's prewar rural aristocracy in a much weaker position than their counterparts in other southern states. The vast tracts of farmland sold at auction depressed real estate prices, but the resulting buyers' market benefited few Missourians. The war ravaged Missouri's economy and few people had any extra money, and the state's banks were in no condition to extend credit. Instead, immigrants from regions untouched by the war bought the land, arriving from the Midwest, the Northeast, and abroad. In the postwar years, Missouri's remaining former planters were increasingly strangers in their own land. This group had dominated banking in 1861; after 1865, the banks became an obstacle to their former owners' resumption of power and influence. After the war, Missouri increasingly differed from other former slave states in demography, agriculture, land ownership, and politics.

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<sup>198</sup> *Tenth Census of the United States*, 1880. *Daily News' History of Buchanan County*, 516. *New York Times*, 5 January 1892, 5. Robert W. Donnell life sketch, *Boonville, Mo. Weekly Eagle*, 9 August 1872.



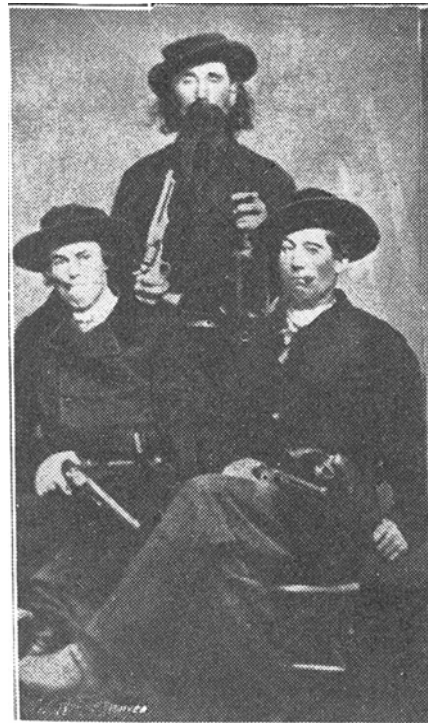
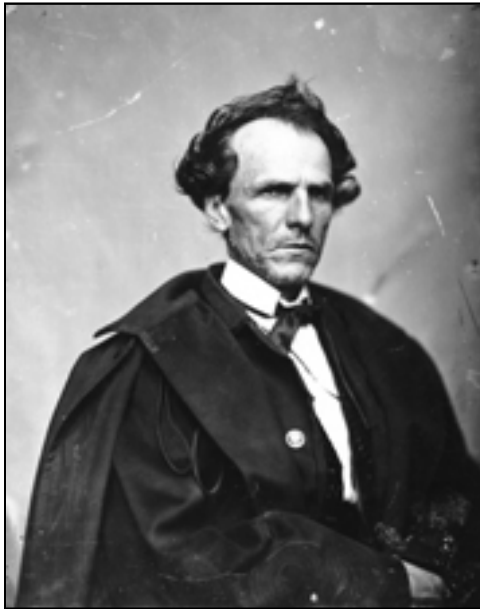
**LEXINGTON WEEKLY UNION.**

"THE FEDERAL UNION—IT MUST AND SHALL BE PRESERVED."

CITY OF LEXINGTON, MO., SEPTEMBER 17, 1864. VOLUME III. NO. 36

<p><b>VIS.</b></p> <p><b>ARDS.</b></p> <p><b>LL.</b></p> <p><b>MISSION.</b></p> <p><b>VT.</b></p> <p><b>Building.</b></p> <p><b>MO.</b></p> <p><b>OTEL.</b></p> <p><b>AGENTS.</b></p> <p><b>ST. LOUIS.</b></p> <p><b>ILSON.</b></p> <p><b>LA.</b></p> <p><b>CO.</b></p> <p><b>ION.</b></p> <p><b>LAW.</b></p> <p><b>FIELD.</b></p> <p><b>AGENCY.</b></p> <p><b>KTON.</b></p> <p><b>ST. MO.</b></p>	<p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p>	<p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p>	<p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p>	<p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p>	<p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p> <p><b>Legal.</b></p> <p><b>ORDER OF PUBLICATION.</b></p> <p><b>STATE OF MISSOURI.</b></p> <p><b>County of Johnson.</b></p>
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Top left: William Breathitt Sappington, 1811 – 1888, ca. 1845. Painting by George Caleb Bingham, formerly (1986) in the collection of Mr. Arthur Cardwell Sappington, Kansas City, Missouri. Present whereabouts unknown. Top right: Colonel Vincent Marmaduke, CSA, 1831 – 1904, ca. 1870. Photo, courtesy Friends of Arrow Rock, Arrow Rock, Missouri. Bottom: front page of the *Lexington, Mo. Union*, 17 September 1864. Most of the newspaper space is devoted to notices of property sales. This is typical of newspapers from the interior of the state in 1864-1865.



## EPILOGUE

### THE TRANSFORMATION OF REGIONAL IDENTITY

Before the Civil War, most northerners and southerners considered Missouri a southern state. Today, this is no longer the case. No other former slave state has changed its regional identity as much. Before the war, demographic and economic trends were already moving Missouri away from the South and toward the Northeast and Midwest, and the developing national economy. The promissory note episode caused a sharper break with the past than would have occurred otherwise. The near disappearance of Missouri's antebellum planter class, to which the indebtedness contributed, was an important factor in this transition. After the war and the death and retirement of Missouri's wartime Confederate leaders, no new generation of southern leaders rose in its place. The South is still present in Missouri, but as a minority, mostly rural, lower-class identity.<sup>199</sup>

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<sup>199</sup> Secondary sources on Missouri's regional identity used in this study included Adler, "Yankee Colonizers;" Adzick, "Agrarian Discontent in Missouri 1865–1880;" Cassity, *Defending a Way of Life*; Clevenger, "Missouri Becomes a Doubtful State;" Crisler, "Missouri's 'Little Dixie;'" L. Steven Demaree, "Post-Civil War Immigration to Southwest Missouri;" Frizzell, "Southern Identity in Nineteenth-Century Missouri;" Hardy, et al., *Missouri Government and Politics*; Hunter, "Missouri's Confederate Leaders;" Kremer and Christensen, *History of Missouri*; Olpin, "Missouri and the Civil War Novel;" Phillips, "Judge Napton's Private War;" Phillips, *Missouri's Confederate*; Stiles, *Jesse James*; Thelen, *Paths of Resistance*; and Voss, "Town Growth in Central Missouri."

Secondary sources used in this study that were concerned with the overall development of southern identity included Cash, *The Mind of the South*; Engerman, "The Economic Impact of the Civil War;" Hahn, "Class and State and Postemancipation Societies;" Hanna and Hanna, *Confederate Exiles in Venezuela*; Harter, *The Lost Colony of the Confederacy*; Hill, "The

The promissory note episode helped weaken Missouri's southern connection in this respect, but reinforced it in another way, more important outside the state than in. The indebtedness and land sales intensified Missouri's wartime guerrilla violence to a level unprecedented in this country. Missouri's guerrilla war has been the subject of popular attention from that day to this, and is today one of the most widely recognized features of the entire war for the public. "Bad men out of Missouri," from the James-Younger gang to William Clarke Quantrill, have sold countless dime- and full-length novels, comic books, television programs, and movies. Today, when southern identity in Missouri itself has faded, this feature of Missouri's southern past remains prominent.

Historians disagree about the character of Missouri's southern identity. David Thelen and Gary Kremer see a turn to local concerns in the state after the war, and an unwillingness to ally with either North or South. In Christopher Phillips's view, Missouri before the war was a western state, but by the 1880s the state's citizens considered it part of the South. Phillips argues, as did Wilbur J. Cash, southern identity came out of the Civil War and Reconstruction. In the South generally, southern identity was "a frontier the Yankees made." C. Van Woodward makes the same point, arguing that southern identity came from a postwar culture of "frustration, failure, and defeat." In this view, southern identity amounts to a white grudge over the hard experience of invasion and conquest, victors' justice, and occupation during the war and reconstruction years.

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Confederate Exodus to South America;" Jones, *The Dispossessed*; Jordan, "The Texas Appalachia;" Knapp, "A New Source on the Confederate Exodus to Mexico;" Meinig, *The Shaping of America*; Piore, *Birds of Passage*; Rios, "Assimilation of Emigrants from the Old South in Brazil;" Wellman, *A Dynasty of Western Outlaws*; Whites, *Gender Matters*; and Wiener, *Social Origins of the New South*.



Such a definition largely precludes a southern identity for Missouri, since the state stayed in the Union and never experienced Reconstruction.<sup>200</sup>

Missouri, however, saw some of the worst fighting of the entire conflict, and shared this legacy of suffering with the Confederacy. Michael Fellman argues that the character of this fighting, combined with the James gang's celebrity and the energetic publicist John Newman Edwards, produced a Missouri variant of the Noble Lost Cause: the Noble Guerrilla. T. J. Stiles agrees, and argues the Noble Guerrilla became a founding myth for a diehard pro-Confederate political faction in the state.<sup>201</sup>

“Identity” is an elusive idea, but it is connected to how other people view you, as well as how you view yourself. By the first measure, Missouri was a southern state before the Civil War. Northern newspapers commonly grouped Missourians with other southerners, as in the report that “[The Border Ruffians] are over one thousand strong, are composed of Missourians, South Carolinians, and Georgians, and are fully armed with cannon &c., prepared for war.” Newspaper descriptions of Missouri resembled Frederick Law Olmstead's southern travel writing, depicting the state as a wilderness of wasted potential, blighted by slavery. In 1856 a *New York Times* correspondent wrote, “Improvements scarcely deserved the name, although we saw several indisputable evidences of long settlement. In fact, we everywhere discovered indications of

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<sup>200</sup> Kremer and Christensen, *History of Missouri*, Chapter 1, “Return to Localism,” 1-27. Thelen, *Paths of Resistance*, 70-71. Christopher Phillips, “Judge Napton's Private War: Slavery, Personal Tragedy, and the Politics of Identity in Civil War-Era Missouri,” *Missouri Historical Review* 99, no. 3 (April 2005): 214. Phillips, *Missouri's Confederate*, 235, 291. C. Vann Woodward, *The Burden of Southern History* (Baton Rouge: Louisiana State University Press, 1960; reprint, New York: Mentor Books, 1969), 27 (page citations are to the reprint edition) 7.

<sup>201</sup> Fellman, *Inside War*, 247-64. T. J. Stiles, *Jesse James*, 2002, 20-21, 53-54, 289, 38.

the *curse* [slavery]. No villages greeted our longing gaze as we rattled over the road; no thrifty, cheerful homes looked out upon us from surrounding groves. At one stopping place, we found a *Railroad Hotel*, a *horse saw-mill* and a *whisky-shop*, to compose the only important point within fifteen miles of *Jefferson City*. All that looked encouraging in the way of progress, was an occasional glimpse of the Pacific Railroad grade, which is slowly progressing westward, notwithstanding the unmarketable character of the Bonds of the Border-Ruffian States.” Here the writer equates progress with railroad construction, to link the state to the Atlantic port cities and industrial New England. Missouri has helped to finance the railroad by selling bonds, even though the latter are virtually worthless because the state is so poorly run.<sup>202</sup>

The African-American and abolitionist press was even blunter. Frederick Douglass blasted white Missourians in his newspaper as “the most depraved and desperate villains to be found anywhere,” and singled out the Reverend Thomas Johnson, of the Union Bank and the Shawnee Mission, as an outrageous hypocrite. Douglass charged that Johnson used slave labor to run a supposedly Christian mission while he amassed a fortune at the expense of the Indians and the government. Elsewhere, the African-American press excoriated Missouri as a barbarous land of lynch mobs, beheadings, scalplings, burnings at the stake, river pirates, duels, and, on one occasion, a punishment of seven hundred fifty lashes meted out to a slave. The *New York Times* agreed, thundering, “Heaven spare us from the *infection*—not the *bullets*—for in no other civilized land can there be

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<sup>202</sup> “Border Ruffians Invading Nebraska,” *New York Times*, 11 August 1856. From the *Council Bluffs, Ia. Chronotype*, 30 July 1856. “From Kansas to St. Louis Overland,” *New York Daily Times*, 14 February 1857, 10.

found so obscene, depraved, brutish a race of beings, as inhabit the border counties of Missouri. A visit to their border towns is indeed sickening. Bar-rooms, saloons, and grog-shops are always filled with a drinking, gambling, swearing, fighting, blaspheming gang of loafers, who talk of nothing sensible or moral, - but, especially for the last few weeks, they talk mostly of killing Abolitionists in Kansas, ravishing the women, and carrying off to their bestial dens the young and beautiful.”<sup>203</sup>

These quotations are typical northern newspaper fare on Missouri and Missourians. A few journalists disagreed. In July 1861 an editorialist for the *New York Times* predicted that railroad construction through Missouri would turn the state away from the South. As a result, trade would boom with the Atlantic coastal cities, migrants from the Midwest and the Northeast would come to the state, and eastern investors would pay to develop Missouri’s natural resources. All this, according to the *Times* writer, would cause slavery in Missouri eventually to disappear. Few newspapers expressed such views, however. As it happens, though many of the writer’s predictions came true, the war intervened before this peaceful evolution could occur.<sup>204</sup>

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<sup>203</sup> Douglass on Reverend Johnson in “The Kansas Swindle,” *Rochester, N.Y. Frederick Douglass’ Paper*, 3 August 1855. “Southern Dragooning,” *Frederick Douglass’ Paper*, 20 July 1855; “The Spirit of Despotism,” *Frederick Douglass’ Paper*, 18 May 1855; “Shooting Fugitives in Illinois on the Fourth,” *The Chatham, [Canada West] Provincial Freeman*, 22 August 1857, reprinted from the *Chicago Congregational Herald*; “Kansas,” *The Washington, D. C. National Era*, 10 July 1856; *Frederick Douglass’ Paper*, 12 August 1853; Southern Justice,” *The Boston, Mass. Liberator*, vol. 4, no. 26, June 28, 1834; “Gov. Reeder, and the Missourians; What will the President Do?” *Frederick Douglass’ Paper*, 18 May 1855; in Accessible Archives, <http://www.accessible.com>. “Important from Kansas,” *New York Daily Times*, 25 February 1856, 3. Also “The Ex-Border Ruffianism of the West—Experience of it in California,” *New York Times*, 11 June 1856, 2.

<sup>204</sup> “The Escape of Missouri,” *New York Times*, 8 July 1861, 4.

During the secession crisis, northern political leaders viewed Missouri's loyalty as shaky at best. As mentioned in Chapter 1, most modern historians consider General Nathaniel Lyon's May, 1861 strike against southern forces in St. Louis a mistake that turned many Missourians against the Union. At the time, however, many viewed Lyon's action differently. After Lyon's death in August 1861 at the Battle of Wilson's Creek, the U.S. Congress passed a posthumous resolution of thanks to him for saving Missouri for the Union. Northern newspapers agreed, writing that only prompt military action kept Missouri from seceding. The press viewed public opinion in the state as volatile, and as moving in favor of secession. Major southern newspapers such as the *Charleston Mercury* saw the state as a natural ally, sharing a common culture, values, and political and economic interests with the South. Many shared these sentiments. Throughout the war, the Confederate battle flag bore stars representing Missouri and Kentucky.<sup>205</sup>

There is likely no single answer to how Missourians viewed themselves. Located at the crossroads of the nation, Missouri has always been subject to more diverse influences than, say, states of the Deep South. Also, the state's varied internal geography creates localized subcultures. Booming, free-labor St. Louis, with the largest percentage of immigrants of any U.S. city, the slave-labor plantations of the Boonslick, and the sparsely populated, poor-white Ozarks, were

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<sup>205</sup> McPherson, *Battle Cry of Freedom*, 284. "General Nathaniel Lyon," *The Union Army: a History of Military Affairs in the Loyal States, 1861-65: Records of the Regiments in the Union Army, Cyclopedia of Battles, Memoirs of Commanders and Soldiers* (Federal Publishing, 1908; reprint, Wilmington, N. C.: Broadfoot Publishing, 1997). "The Situation of Affairs," *New York Herald*, 18 May 1861. *Charleston, S. C. Mercury*, 30 April 1861. "The Crisis in Kansas," *Charleston Mercury*, 16 March 1861. Also "Our Cincinnati Correspondence," *Charleston Mercury*, 19 June 1861. Jefferson Davis, *The Papers of Jefferson Davis*, ed. Haskell Monroe, vol. 7, 1861 (Baton Rouge: Louisiana State University Press, 1992, 50-51n2).

worlds apart from one another. Still, in 1850 and 1860 the state had much in common with the South in matters of population, economy, land ownership, and politics.

The state's dominant culture and leadership were also clearly southern before the war. The views of Missouri's leaders on sectional issues were as extreme and bellicose as any in the South. Dr. Benjamin F. Stringfellow, a former Missouri attorney general and the leader of a proslavery Kansas militia, had this to say in an 1856 speech in St. Joseph: "I tell you to mark every scoundrel . . . tainted with free-soilism, or abolitionism, and exterminate him. Neither give nor take quarter from the damned rascals. I propose to mark them in this house, and on the present occasion, so you may crush them out." According to Stringfellow, in such a time of crisis, niceties of law and qualms of conscience only got in the way. Stringfellow advised his audience "one and all to enter into every election district in Kansas . . . and vote at the point of the bowie knife and the revolver."<sup>206</sup>

Most Missouri politicians spoke more temperately than Stringfellow, but shared his loyalties. In the ten years before the war, over 85 percent of Missourians elected to statewide office owned slaves, and were natives of slave states. In the 1840s and 1850s, except for Thomas Hart Benton, Missouri's congressional delegation staunchly supported southern causes and issues. Benton's views cost him his job at the hands of the Central Clique, the group of planter-politicians that included future Governor Claiborne Fox Jackson. Missouri's David R. Atchison, one of the most outspoken defenders of southern

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<sup>206</sup> William Esley Connolly, *Quantrill and the Border Wars* (Cedar Rapids: The Torch Press, 1910), 294; quoted in O'Flaherty, *General Jo Shelby*, 34.

rights in the senate, was a member of the “F Street Mess,” a powerful group of southern senators who boarded together in Washington at a house on F Street. In the 1850s Atchison toured the South canvassing for recruits for the Kansas struggle. In Atchison’s speeches and letters he described Missouri as the frontline state in the struggle against abolitionism, a view taken up by southern newspapers. When the war came, both U.S. senators and two of the state’s seven representatives felt strongly enough about the southern cause to leave congress, by resignation or expulsion. Southern leaders recognized this political support. In his prewar speeches, Jefferson Davis described Missouri as a southern state.<sup>207</sup>

Since Missouri’s politicians spoke for the state, it probably surprised many that, when the war came, rank-and-file Missourians voted against secession. In the gubernatorial and national elections of 1860, and in the election to the special convention of 1861, unionist candidates received over 75 percent of the votes. During the war, the numbers of Missourians in military service on the two sides presented a more mixed picture: about thirty thousand Missourians served in the southern forces, plus an unknown number of guerrillas. Over a hundred thousand Missourians served in the Union army, including about thirty-nine thousand African-American soldiers. About ninety thousand more served in the more-or-

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<sup>207</sup> McPherson, *Battle Cry of Freedom*, 122. Michael C. McGrath, *State Almanac and Official Directory of Missouri for 1879* (St. Louis: John J. Daly, n.d.), 11-116. *Biographical Directory of the U.S. Congress, 1794-Present*. [http://www.senate.gov/pagelayout/history/g\\_three\\_sections\\_with\\_teasers/people.htm](http://www.senate.gov/pagelayout/history/g_three_sections_with_teasers/people.htm). Ancestry.com, Speech to Mississippi State Legislature, Jackson, Mississippi, November 4, 1857. *The Papers of Jefferson Davis*, vol. 6, 1856-1860, 160. Speech to Cumberland County (Maine) Democratic Convention, Portland, Maine, August 26, 1858, *Ibid*, 221. Senators Waldo Johnson and Trusten Polk, Representatives John Bullock Clark Sr. and John W. Reid. *Biographical Directory of the U.S. Congress*. “Shall the Slaveholders Give up Kansas,” *Provincial Freeman*, 10 May 1856, reprinting from the *Richmond Enquirer*. “Organized Movement to Make Kansas a Slave State,” *Frederick Douglass’ Paper*, 13 April 1855, reprinting from the *Jackson Mississippian*, 20 March. “The Cause of Kansas, the Cause of the South,” *Frederick Douglass Paper*, 23 November 1855, reprinting from the *Charleston Mercury*.

less Unionist state militia, but many of these men would only fight to protect their own neighborhoods from armed raiding parties of either side. Nevertheless, in the state's major battles, Union forces were always able to field more local troops than the Confederates.<sup>208</sup>

Missouri's war did not end with the peace in 1865, and it took the state nearly twenty years to settle down. The guerrilla fighting left behind a self-perpetuating cycle of violence that was hard to stop. Michael Fellman writes that in the region most ravaged by guerrilla war, violence permeated society and degenerated into a war of all against all. The poet Eugene Field, returning in 1871 to his native Missouri after a long absence, wrote that "life and property were held of slight consequence, violence obtained to a preposterous degree, crime actually ran riot." Field found violent crime worst in those areas that had suffered most from the bushwhackers.<sup>209</sup>

The seemingly endless violence changed the nation's view of Missouri as a southern state to the unique and disgraceful "Robber State." During this time eastern newspapers depicted the continuing violence as something that set Missouri apart from the rest of the country. In 1873 the *New York Times* reported a train robbery in which the passengers, proving better armed and more dangerous than the bandits, attacked the latter and killed two of their number. The *Times* commented, "Even for Missouri, paradise of horse-thieves, of lynchers, of

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<sup>208</sup> Parrish, *History of Missouri*, 2-3, 6. Primm, *Lion of the Valley*, 260.

<sup>209</sup> Fellman, *Inside War*: 38, 57, 235. Johnson, Rossiter, ed. *The Twentieth Century Biographical Dictionary of Notable Americans*, v. 4 (Boston, Mass.: The Biographical Society, 1904). Charles H. Dennis, *Eugene Field's Creative Years* (Garden City, N.J.: Doubleday, Page, 1924), 14-15, 28-30.

railway-wreckers, of all ruffianism and lawlessness, as it is, an outrage such as this, at this stage of the world's progress, seems bad enough." In 1874, Missouri Senator Carl Schurz's colleagues needled him repeatedly with accounts of Missouri robberies.<sup>210</sup>

The wartime closure of southern markets served to strengthen Missouri's ties with the northeast, and by 1869 a spur of the newly completed transcontinental railroad connected Missouri directly to the nation's main transport artery. From 1870 on, the state moved farther and farther from the South and other border states in politics, commerce, population demographics, property ownership, and farming. The state, however, is in some ways a unique mix. Analyzing the political culture of each of the fifty states in 1984, Daniel Elazar found Missouri different not only from the other former slave states but from all the rest of the country as well, save Hawaii.<sup>211</sup>

Missouri's antebellum southern leadership had a limited restoration after the peace. Aided by the wartime disenfranchisement of southern sympathizers, for eight years Missouri's Radical Union Party carried out its own version of Reconstruction, thoroughly alienating everybody. When former rebels regained the franchise in 1872, voters elected an entire slate of prominent ex-Confederates to state and national office. The so-called Confederate brigadiers proved to be conciliatory rather than ideological, and willing to cooperate across party lines on matters of common interest. They most often made common cause with other

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<sup>210</sup> *St. Louis Republican*, September 24, 1874. "Good Citizens Indignant," *New York Times*, 8 September 1883, 1; "The Amenities of Travel," *New York Times* 29 August 1873, 4.

<sup>211</sup> Daniel J. Elazar, *American Federalism: A View from the States* (New York: Harper and Row, 1984), quoted in Hardy, et al, *Missouri Government and Politics*, 26.



states on populist measures such as railroad and insurance reform, support of farming interests, and restraint of the banks, rather than on strictly southern issues.<sup>212</sup>

This generation of southern politicians proved to be the last. As the wartime leaders retired, no younger generation of elite southerners arose in their place. The huge land sales in Missouri in the last two years of the war cut off southern elite culture at the taproot. Noting the disappearance of the plantations and of the tobacco and hemp crops, Robert Frizzell writes that the economic basis for the Boonslick's southern identity vanished within a few years after 1865. Of the seven Missouri governors who took part in the Civil War and who held office after former rebels regained the franchise, six were Union men. The one ex-Confederate elected to the governorship, General John Sappington Marmaduke, was conceivably a fluke. The previous governor, former Union General Thomas Crittenden, had posted a twenty-five thousand dollar reward for the capture of Jesse James, dead or alive. Many Missourians viewed James' shooting in 1881 as murder for hire, ending Crittenden's political career.<sup>213</sup>

The influx of non-southern immigrants set the stage for a further turning away from the South, with the long-term decline of Missouri's Democratic Party. Though the Democrats resumed political control of the state after the former rebels regained the franchise, in 1884 General Sappington beat his Republican

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<sup>212</sup> Hunter, "Missouri's Confederate Leaders," 371-96.

<sup>213</sup> Frizzell, "Southern Identity in Nineteenth-Century Missouri;" 260. Between 1872 and 1905, Missouri had seven governors who had taken part in the Civil War in the state: Silas Woodson, Charles H. Hardin, John S. Phelps, Thomas T. Crittenden, John S. Marmaduke, Albert P. Morehouse, and Alexander M. Dockery. Of this group, Marmaduke was the only former Confederate. Missouri Secretary of State, Missouri State Archives, Jefferson City, Missouri. *Missouri's Legislative Leaders*, <http://www.sos.mo.gov/archives/resources/ordb.asp>.

opponent by fewer than five hundred votes. In 1894 the Republicans dominated the election. In that year they elected a majority in the lower house of the state general assembly, all their candidates for state administrative offices, and ten of the state's fifteen members of congress. Theodore Roosevelt carried the state in 1904, and Missouri elected its first Republican governor, Herbert Spencer Hadley, in 1909. Since then, Missouri has been a swing state, a fact that itself sets Missouri apart from the South. Of the twenty different Missouri governors since Hadley, seven have been Republicans.<sup>214</sup>

Because of the postwar immigration, today a minority of Missourians are of southern origin. Yet the South is still present in Missouri. In October, 2005 the United Daughters of the Confederacy counted more members in Missouri than in any of the four nonseceding slave states. A traveler along the Boonslick's back roads sees "Johnny Reb" hood ornaments on pickup trucks, tee shirts silk-screened "American by Birth, Southern by the Grace of God," and Confederate-flag bumper stickers, tattoos, and window decals. However, one does not see the trappings of southern elite culture: big country houses in the same family for generations, tobacco cultivation, thoroughbred-horse breeding, and gentleman-farming. The situation in Missouri's former sister state, Kentucky, is quite different. Many of the Boonslick's old houses remain, now often owned by commuting urban professionals or converted into bed and breakfasts.<sup>215</sup>

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<sup>214</sup> Clevenger, "Missouri Becomes a Doubtful State;" 541. *Missouri's Legislative Leaders*.

<sup>215</sup> As of October, 2005 the United Daughters of the Confederacy had 305 members in Missouri, 165 in Kentucky, and 86 in Maryland. Telephone conversation with reference librarian, Goodlett Memorial Library, United Daughters of the Confederacy, Richmond, Virginia, February 24, 2006. *Frederick Douglass' Paper*, 26 January 1855.

As I have suggested, the promissory note episode also helped create Missouri's signature contribution to the popular history of the war, namely the bushwhackers. Old Boonslick families pass stories of the bushwhackers from generation to generation, and there is a common notion that many western desperadoes after the war were "bad men out of Missouri." Tellingly, this is also the title of a film. The first novel about the bushwhackers appeared in 1861. The first book on the Lawrence massacre appeared in 1864, only a year after the event. Jesse James has been a media celebrity since his train-robbing days, appearing in newspapers, dime novels, films, television programs, and video games. The first film about the James gang appeared in 1908, seven years before *Birth of a Nation*. The first film about William Clarke Quantrill appeared in 1914.<sup>216</sup>

Interest is still strong. T. J. Stiles' 2002 book *Jesse James: Last Rebel of the Civil War* received the cover review in the *New York Times* Book Review and became a bestseller. Films about Missouri bushwhackers have won academy awards, and have often been box office hits. Well-known actors who have played Missouri bushwhackers include Jimmy Stewart, Clint Eastwood, David Keith, and Robert Carradine, James and Stacy Keach, Dennis and Randy Quaid, Nicholas and Christopher Guest, and Brad Pitt. A folk memory of "bad men out of Missouri" is perhaps the outstanding feature of Missouri's southern identity,

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<sup>216</sup> *Bad Men of Missouri* (Burbank, Calif.: Warner Brothers, 1941). J. H. Robinson, *Mountain Max, or Nick Whiffles on the Border. A Tale of Bushwhackers in Missouri* (New York: Caldwell, 1861). Larry Olpin counted sixty-two Civil War novels set in Missouri, as of 1990. Olpin, "Missouri and the Civil War Novel," 1. H. E. Lowman, *Narrative of the Lawrence Massacre* (Lawrence, Kans.: Journal Press, 1864). *The James Boys in Missouri* (Chicago: Essanay Film Manufacturing Company, 1908) <http://pro.imdb.com/title/tt0312829/>. *Quantrell's Son* (Vitagraph Film Company of America, 1914). <http://pro.imdb.com/title/tt0494397/>. *Gunfighter: The Legend of Jesse James*, and *Gunfighter 2: The Return of Jesse James*, <http://www.us.playstation.com/games.aspx?id=SLUS-01398> (viewed March 23, 2006).

and a durable and profitable media resource. Now, when a minority of Missourians has southern roots, Missouri's southern identity has passed beyond the borders of the state, and become a part of the nation's collective consciousness of the Civil War.<sup>217</sup>

Missouri's planters are forgotten, but the bushwhackers have always been in the public view, first as national news and later as mass entertainment. Yet the planters and the bushwhackers were linked, not only by events, but in the individuals who joined the bushwhacker bands. Part of the history of Missouri's planter class is the story of young men of wealth and prospects descending into a life of violent criminality. There they allied with people they would never have met before the war, except for one to preside over the other's hanging. It is ironic that these young men, raised to high expectations and a sense of their own importance, are remembered only as bandits. It is a measure of how thoroughly they are gone.

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<sup>217</sup> Richard Nichols, "Thoroughly Bad Guy," *New York Times*, Sunday Book Review Section, 27 October 2002, 1. *The Unforgiven* (Burbank, Calif.: Malpas Productions, 1992), Academy Award, Best Picture, Best Supporting Actor (Gene Hackman), Best Directing, Best Film Editing, 1992. Academy of Motion Picture Arts and Sciences, <http://www.oscar.com/legacy/academy1.html> (viewed March 1, 2006). <http://pro.imdb.com/title/tt0033369/fullcredits>. Jimmy Stewart in *Bend of the River* (Universal International Pictures, 1952); Clint Eastwood in *The Unforgiven* (Burbank, Calif.: Malpas Productions, 1992), the Carradine, Keach, Quaid, and Guest brothers in *The Long Riders* (Los Angeles: United Artists, 1980). Brad Pitt in *The Assassination of Jesse James by the Coward Robert Ford* (Burbank, Calif.: Warner Brothers, 2006). <http://pro.imdb.com/title/tt0443680/business>.

APPENDIX I  
RESEARCH DESIGN AND METHODOLOGY

*Research Design*

Traditional documentary sources, including archives, newspaper accounts, and government documents, contained most of the necessary material on Governor Jackson's intrigues with the bankers in 1861 and actions taken by the successive general assemblies and the Missouri supreme court. However, most of the critical evidence and the main outlines of the story came from large data pools needing much analysis. The problem was not a lack of data but rather too much data, spread over a wide geographic area. It was often difficult to tell what any given line of inquiry would yield. To avoid wild-goose chases, primary-source research began with exploratory research on an early guess. If the results looked promising, a representative sample was analyzed, and inferences drawn from the study results. What worked, finally, was a combination of microhistorical and quantitative research techniques.

The story of the financial conspiracy and the succeeding events began with court records for the lawsuits filed by the banks for the defaulted debts. These records contained raw data on monetary amounts, names of plaintiffs and defendants, and timing of different steps in the court proceedings. Financial data found in contemporary newspapers showed which banks took part in the

financing, and to what extent. After identifying the main banks involved, the next step was to find out which of the banks' officers and directors had cooperated with the defendants in the lawsuits in handing over the banks' money.

Biographical and genealogical sources, many of them on-line, identified kinship connections between bankers and defendants. After piecing together the overall sequence of events and identifying the participants, more traditional primary sources could be searched for further biographical detail, and for records of actions with some bearing on the story.

### *Sampling*

The first sampling issue was selecting a proper sample frame, that is, an accessible pool of data. The only possible information source on the debts was the civil cases litigated in the county circuit courts. The court records, however, do not show defaulted debts the borrowers had paid off; such transactions would appear only in the banks' own accounting records. Except for the account books of William H. Trigg & Company, a private (that is, not state-chartered) banking partnership in Boonville, no banking records of this period survive. An analysis of Trigg & Co.'s records, however, suggests borrowers paid off few defaulted loans. In the three sample counties, Trigg discounted eighty-six promissory notes the signers later defaulted. Trigg had to file suit on every single note.<sup>218</sup>

With the court records, the first task was to find out which of Missouri's one hundred fourteen counties had these southern-fundraising debt cases.

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<sup>218</sup> William H. Trigg Papers, Mss. 281. Western Manuscripts Collection, University of Missouri, Columbia, Missouri.

Microfilmed county records in the Local Records Project in the Missouri State Archives in Jefferson City provided a starting point; however, sometimes the microfilm was missing or of poor quality, which meant a trip to the county. Roughly twenty-eight hundred such loans were made statewide. Appendix III lists the number of cases in each county.<sup>219</sup>

To keep the study manageable, two different types of samples were used. The first was a nonrandom judgment sample of three central and adjoining Missouri counties: Cooper, Pettis, and Saline, where the banks filed 310 debt suits against 369 defendants, about 11 percent of the total statewide. These counties were chosen because they are in the center of the main cluster of counties with the largest number of debt cases, and their records were complete. Adjoining counties were chosen because defendants named in the cases sometimes lived in an adjoining county; also, a significant number of defendants were named in multiple suits, brought in more than one county. To be certain the sample counties were typical of other counties with rebel-debt cases, I surveyed a broader sample of the court records of distant counties.

The second type of sample was a series of systematic random samples of individuals and households drawn from the 1850-1870 manuscript censuses of Missouri. Some of these samples were used to form benchmark comparisons for the different groups studied: bankers, defendants, planters, and bushwhackers.

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<sup>219</sup> Missouri had one hundred and thirteen counties in 1861. Missouri County Circuit Court records (microform). Of the forty-two banks, the only ones that did not accept these promissory notes were the headquarters (St. Louis) branches of the Bank of the State of Missouri, the Bank of St. Louis, the Mechanics Bank of Missouri, the Merchants Bank of Missouri, the Exchange Bank of Missouri, the Southern Bank of Missouri, and the Union Bank of Missouri. Branches which did not participate were the Bank of the State of Missouri branches at Louisiana, Ste. Genevieve, Cape Girardeau, and Fayette.

Also, for some issues, such as population composition and demographic change, it was important to compare developments in Missouri to what was happening in other southern and western states. Slavery and slaveholding, in particular, differed in Missouri in several respects from the states that later formed the Confederacy, and it was important to clarify these matters for the reader. The University of Virginia's Geospatial and Statistical Data Center and the Minnesota Population Center's Integrated Public Use Microdata Series (IPUMS) provided digitized random samples of census data, which were then analyzed using SPSS. Census data on specific individuals came from online images of the manuscript censuses available at [www.ancestry.com](http://www.ancestry.com).

#### *Primary Sources and Data Collection*

Three main types of primary-source data formed the basis of this study: circuit court records of defaulted debt cases, quarterly financial-performance data on the banks, and records of Missouri general assembly and State Supreme Court proceedings. A fourth important category of data was biographical, demographic, and genealogical information on defendants and bankers; these data came from a mix of primary and secondary sources. Historical evidence erodes with time and nineteenth-century data transcription and error checking were lax, so all four sources were to some degree incomplete. However, using of several different data sources and analytical techniques to answer the same or related questions is itself an important check for veracity, a bootstrapping technique known in the experimental sciences as construct validity. That is, a study has a greater



likelihood of being correct, if its findings are consistent with those of other studies.

Except for the records of the Missouri general assembly and the State Supreme Court, all the data sets studied were large enough to make data management and analysis a problem. Also, the court cases and the people who figured in them had complex interrelationships. Each defendant, for example, could appear in multiple cases, and each case could have multiple defendants. Also, many individuals appeared on multiple lists, as defendants, bankers, planters, and bushwhackers. Finally, most of these people involved had complex kinship ties with one another, which played an important role in the events described in this study. Relational-database software, Microsoft Access 2003, made data management easier. Analysis of the banks' financial measures was separate from everything else, requiring forensic accounting techniques, financial-statement reconstruction, and eventually trend- and ratio analysis.

The first of the main primary sources, circuit court records of the civil suits arising from the debts, remained the primary data set throughout the research phase of this project. Cases were first identified in the circuit court minute books, which meant sifting through a good deal of irrelevant material. In the 1860s Missouri circuit courts did not record civil, criminal, chancery, or petty claims cases in separate ledgers. Entries on a mass of other proceedings obscured the debt cases, everything from treason and murder to unlicensed dram shops. Most cases came before the court multiple times before judgment, resulting in multiple entries in the minute books. Owing to the legal shorthand used by the clerks and

poor or nonexistent indexing, it was often difficult to tell which entries belonged together. 'William H. Trigg vs. Nathaniel Sutherlin, et al.', in the Cooper County Circuit Court minute books referred to five separate suits, with different groups of defendants, brought for defaulted notes written in 1861. Entries summarized cases in formulaic, nineteenth-century legal jargon, and entries usually differed only in the names of plaintiffs and defendants, and the monetary amount. The following is an example:

Bank of St. Louis  
against  
Walker H. Finley Geo Anderson  
Wm A. Finley Franklin Plummer  
Now on this day comes the plaintiff by her attorney and the  
defendants though legally served and Solemnly called come not  
but make default and this cause is taken up and submitted to the  
Court and the Court finds that said defendants are indebted to said  
plaintiff in the sum of thirty two hundred eighteen 45/100 dollars  
the same being founded on a note for the direct payment of money  
at 10 per cent interest

It is therefore adjudged by the Court that said plaintiff recover  
against said defendants the said sum of thirty-two hundred and  
eighteen 45/100 dollars together with his costs in this behalf  
expended and that she have therefor execution.<sup>220</sup>

The court papers, as distinct from the minute books, filed for each case contained many important details, including the names of all defendants and often the original promissory note, or a copy. Microfilms of these materials were usually of too poor quality to be useful, compelling many visits to the county courthouses to view the original documents. These were usually in bad condition, crumbling at the touch, recorded in faded ink, jumbled, and sometimes incomplete. Legibility was a serious problem, requiring some of the documents to

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<sup>220</sup> Bank of St. Louis vs. Walker H. Finley, et al, Pettis County, Missouri Circuit Court Minute Book E, 472, 15 June 1865 [PE645147].

be scanned and digitally enhanced. Fortunately, the calligraphy was usually good, and sometimes wonderful.

Since the circuit court papers recorded the names of the defendants and the banks, these records were also the starting point for finding biographical information on individuals. Knowing the name of the bank made it possible to discover the names of bank officers and directors, usually from contemporary newspapers. Starting with an individual's name, the manuscript census returns for 1860 provided enough information for a basic profile. Then, further biographical detail could be located in the 1860 agricultural census and slave schedules, the manuscript censuses of 1850 and 1870, marriage records, tombstone inscriptions, county histories, wills, obituaries, genealogical databases, and military and provost-marshal records. A similar procedure was followed for planters and bushwhackers in the counties sampled.

The banks' reconstructed financial records for the period 1861–65 showed when the loans were written and defaulted, the total amount of money involved, and the impact on the banks' financial condition. The 1857 banking law required the banks to publish quarterly financial data on their condition in major newspapers near each bank's principal place of business. Seven of the state's nine chartered banks were headquartered in St. Louis, and the St. Louis newspapers continued uninterrupted publication throughout the war. The best single source for the bank data was the St. Louis *Triweekly Missouri Republican*, but the *Daily Missouri Republican* and the *Daily Missouri Democrat* helped fill in gaps. The parent branch of the Farmers Bank of Missouri was in Lexington,

Missouri, and the nearest important newspaper was the Liberty (Mo.) *Liberty Tribune*. *Bankers Magazine*, a trade journal published in Boston and with a national circulation, and the St. Joseph (Mo.) *St. Joseph Morning Herald* were also helpful sources.

Sources for the legislative sessions were the Missouri house and senate journals of the Twenty-First through the Twenty-Third General Assemblies, as well as the much more fragmentary records of Missouri's Confederate government-in-exile. These journals provide a much more summary presentation of the legislative sessions than do similar documents today. St. Louis newspapers reported on the legislative proceedings, however, and filled in many gaps. The complete opinions of the Missouri Supreme Court were printed in the reports of that court, and thoroughly indexed.

Contemporary newspapers also added useful information. Besides local, regional, and statewide newspapers, major eastern newspapers, such as the *New York Times*, the *New York Herald*, and the *Charleston Mercury* reported on events in Missouri. After the outbreak of fighting in Missouri in June 1861 many of the smaller Missouri newspapers in the interior of the state shut down. Union troops chased off the editor of the Boonville *Observer*, crated up the printing press and sent it to St. Louis, and dumped the type into the Missouri River. Also, many issues of smaller newspapers have often not survived. Arrow Rock, in Saline County, had two newspapers in 1861; not a single issue of either one survives today. A few smaller papers in the interior of the state continued uninterrupted circulation throughout the war, including the *Columbia*, *Jefferson*

City, and Liberty newspapers. Such papers as a rule only reported major war items and local news from their home counties or nearby. The St. Louis papers continued publication throughout the war, but these newspapers only carried a limited amount of news from the interior. Still, sometimes the St. Louis papers reprinted items from local newspapers that have not survived. The New York and Charleston newspapers provided limited coverage of events in Missouri, but gave a valuable outside perspective on developments in the state.

### *Analytical and Interpretive Issues*

A major analytical problem that had to be overcome was identifying and excluding debt lawsuits that were for ordinary defaulted loans. People bounce checks all the time, and the Civil War wreaked great havoc on Missouri's economy. Cases for debts incurred to finance the rebels differed from simple bad debt cases as follows:

Rebel debt cases occurred in a pattern of small groups of individuals writing promissory notes back and forth to one another. Simple bad debt cases did not show this pattern.

The defendants in the rebel debt cases were uniformly southern sympathizers. Defendants in simple bad debt cases were of varying political sympathies.

Rebel debt cases occurred in counties that had a large slave population before the war.

There were no rebel debt cases anywhere where federal forces had uninterrupted control, such as St. Louis, Jefferson City, or Cape Girardeau.

German-American settlers were almost all pro-union, and rebel debt cases have almost no German-surnamed defendants.

These guidelines excluded most of the ordinary bad debt cases, but there remained a few cases of uncertain pedigree. A final screening for simple bad debt cases used the R. G. Dun & Company credit reports, preserved in the Baker Library at the Harvard Business School. Individuals and companies who defaulted on ordinary business debts had often been in financial difficulty since before the war started, and Dun's correspondents noted such problems. Also, promissory-note cases often named defendants who, though often rich, previously had no credit history whatever, and so did not appear in Dun's reports, before signing multiple—sometimes ten or twenty—promissory notes in 1861.

The banks' financial data needed much processing to yield useful information. The banks used nineteenth-century financial terminology, sometimes inconsistently. Also, individual branch banks published their own, unconsolidated data. This made it possible to discover which branch banks accepted these promissory notes, and how much money they paid out. However, discovering which banking corporations were more deeply involved required consolidating branch-bank data for each of the nine banks, for each quarterly reporting period between January 1861 and December 1865. Next, each bank's balance sheet and income statement were reconstructed from the consolidated data. Finally, the financial statements were used to calculate financial ratios and to plot time series of key measures.<sup>221</sup>

It was also important to decide how much reliance to place in the financial analysis. Occasionally the banks' published data contained mathematical errors,

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<sup>221</sup> The results of this analysis are presented in my (M.A. thesis, Geiger, "Missouri Banks and the Civil War", Appendix 2, "Sources and Uses of Funds," and Appendix 3, "Liquidity, Leverage, and Profitability, 185-239.

and at other times inconsistencies when the same data appeared in more than one newspaper. The banks' original books of record have not survived, so a few such errors remain unresolved. The financial analysis presumed the published data were correct overall, but probably not too precise. A more subtle difficulty of interpretation concerned the limited accounting information on which the bankers would have based their decision-making. No standard rules of accounting procedure existed at the time, so bankers could thus not use their accounting data as guides to management decision-making, as would now be the case. The bankers were also flying blind with respect to industry data. No contemporary source for complete, up-to-date banking-industry performance data then existed. *Bankers Magazine* was an excellent trade magazine for the period, but its statistical coverage was haphazard. Missouri's bankers in 1861, therefore, knew were much less about their own institutions than their modern counterparts would, and had only a limited idea of how their lending would affect on their borrowers, their banks, and themselves.

APPENDIX II  
CALCULATIONS

Calculations A through C and H through J are based on the three-county sample of Cooper, Pettis, and Saline counties. Calculation K is based on a five-county sample of Cooper, Pettis, Saline, Chariton, and Lafayette counties.

A. *Average number of signers per promissory note*

The 369 individual defendants in Cooper, Pettis, and Saline counties were named 979 times in the total 310 cases, each of which corresponded to a single promissory note.

**979 times a defendant is named)/(310 cases) = 3.16 defendants/case.**

Since each note had a single payee, the average number of cosigners per note is

**(3.16 defendants/case) – 1 = 2.16 cosigners/case**

B. *Average judgment amount, 1861 dollars*

The total of 310 cases in the three counties was reached by excluding ordinary bad-debt cases. Of the 310 cases, 279 were seen through to judgment. 31, or 10 percent, were not. Presumably the defendants paid



their debts to the banks in the 31 cases. In the 279 cases, the cumulative dollar amount of judgments was \$329,586.81.

**Average judgment = (\$239,586.81)/(279 cases) = \$1,181.31/ judgment**

*C. Average face amount per promissory note, 1861 dollars*

In the three-county sample, there were 158 cases for which both the original amount of the note and the judgment amount are known. For these 158 cases, the original note amount was 0.8983 of the final judgment amount. The average judgment amount will be the average judgment amount times .8983. So

**Average face amount per note = (\$1,181.31)\*(.8983) = \$1061.18**

Total face amount of the notes written in the three-county sample equals the average note amount x 310 cases = \$1061.18 x 310 = \$328,965.80.

*D. Total face amount of promissory notes statewide, 1861 dollars*

**(\$1061.18/promissory note)\*(2786 promissory notes statewide) = \$2,956,447.48 statewide**

*E. Total face amount of promissory notes statewide, equivalent 2006 dollars (in military sidearms purchased)*

In 1861 the state-of-the-art military sidearm was the Colt army model .44, which cost \$13.75. At \$13.75 apiece, the money raised by the promissory-note signers would have bought

**(\$2,956,447.48)/(\$13.75/revolver) = 215,014 army Colt revolvers.**

Since 1985, the standard U.S. Army sidearm has been the Beretta M-9 pistol, which sells for a manufacturer's suggested retail price of \$850. Buying an equivalent quantity of M-9s today, Missouri's southern men would have had to collect

$$(215,014 \text{ M-9s}) * (\$850 / \text{M-9}) = \$182,762,207.85$$

*F. Average number of extended-family relatives*

Considering only a simple, formulaic scenario in which families with a given number of children marry only into families with the same number of children, the number of relatives grows rapidly. The formula for calculating the number of male family members (M) under this scenario is

$$M = 2n^3 + 2n^2 - 4n + 3$$

where n = number of children per family. This formula was derived empirically by hand-calculating the number of extended-family relatives for a series of intermarrying families with equal numbers of children. That is, each family intermarrying has one child; two children; three children, and so forth. Using this formula, a son born to a family in which three children reach adulthood and marry into similar families, will have 63 other male kinfolk. If each family consists of four children, then the son will have 147 male relatives. The above scenarios relate only to two generations, parents and children, and include uncles (by marriage), brothers-in-law, male first cousins and female first cousins' husbands.

Second cousins or first cousins once removed were excluded. Including either of these groups would make the kinship connection much larger.

*G. Total judgment amount statewide, 1861 dollars*

In B, above, the average judgment amount was calculated to be \$1181.31.

There were a total of 2786 case statewide, so

**$(\$1181.31/\text{case}) * (2786 \text{ cases}) = \$3, 291,129.66 \text{ total judgment amount statewide}$**

*H. Total acreage sold because of promissory-note court judgments*

The forty-one counties averaged 68 promissory-note cases per county. As it happens, Cooper County had sixty-eight cases, resulting in the sale of fourteen thousand acres.

**$(14,000 \text{ acres}/\text{county}) * (41 \text{ counties}) = 574,000 \text{ acres statewide}$**

*I. Promissory note signers as a percentage of all white males in indebted counties*

In 1860 Cooper, Pettis and Saline Counties had 7,931 white males over the age of twenty.<sup>222</sup> Of 369 defendants named in the debt cases in the three counties, 364 were men.

**$(364 \text{ defendants}) / (7931 \text{ adult white men}) = 4.6 \text{ percent of adult white men}$**

*J. Promissory note signers who were household heads as a percentage of all household heads in indebted counties*

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<sup>222</sup> *Eighth Census of the United States, 1860.*

In 1860 Cooper, Pettis and Saline Counties had 5,409 household heads.

Of the 363 defendants whose records could be found in the 1860 census, 332 (91.4 percent) were heads of households

**(363 defendant heads of households)/(5409 total household heads) = 6.1 percent of household heads**

*K. Promissory note signers as a percentage of all white male southern sympathizers in indebted counties*

Debt-case defendants can in theory be compared to white-male supporters of the rebellion, but the available sources for identifying these populations do not allow for an exact comparison. For instance, lists of voters rejected in 1866 for supporting the rebellion excluded people who died or emigrated during the war, but include anyone who immigrated and who came of age between 1861 and 1866. However, it is possible to get a rough idea of these populations in selected counties. In Cooper County, in the elections of 1866, 464 voters (out of 1995 total) were disqualified from voting owing to their support of the rebellion. In the debt cases studied, 106 borrowers lived in Cooper County in 1860, equivalent to 23 percent of the rejected voters in that county.<sup>223</sup>

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<sup>223</sup> Undated clipping, *Boonville, Mo. Central Missouri Advertiser*; William H. Trigg Papers. Mss. 281, Western Manuscripts Collection, State Historical Society of Missouri/University of Missouri, Columbia, Missouri. Missouri County Circuit Court records (microform), Missouri Local Records Preservation Program, Missouri State Archives, Jefferson City, Missouri. *Eighth Census of the United States, 1860*.

## APPENDIX III

### DATA TABLES

The following tables list the six most important types of data used in researching this study: banks, bankers, defendants, cases, bushwhackers, and planters. Each individual banker, defendant, bushwhacker and planter is listed by name, but the accompanying information is a small extract of the biographical data collected. The backbone of this study is research on the court cases, defendants, banks, bankers, and planters of a sample of three Boonslick counties, Cooper, Pettis, and Saline. Sections A, C, D, and E summarize the data for these three counties. In Section A, “DK” stands for “don’t know,” meaning the county’s circuit court records no longer exist. Section B lists the names and locations of all branches of the nine chartered banking corporations in the state in 1861. The list includes an additional, private banking firm, William H. Trigg & Company, not associated with the other banking corporations. Trigg & Company was located in Boonville, and was plaintiff in nearly a hundred promissory-note cases in the three counties. Banks that were plaintiffs in the three sample counties are indicated, as well as the number of promissory-note cases for which each. Section C lists officers and directors only for those banks that were plaintiffs in promissory-note cases heard in the three counties, and not for every bank listed in

Section B. Section F, Bushwhackers, contains the names of the ninety-eight bushwhackers identified for the two samples: fifty-three bushwhackers from Cooper, Pettis, Saline, Chariton, and Lafayette Counties, making up the central-west sample; and forty-five bushwhackers from Jasper and Newton Counties, in the southwest sample.

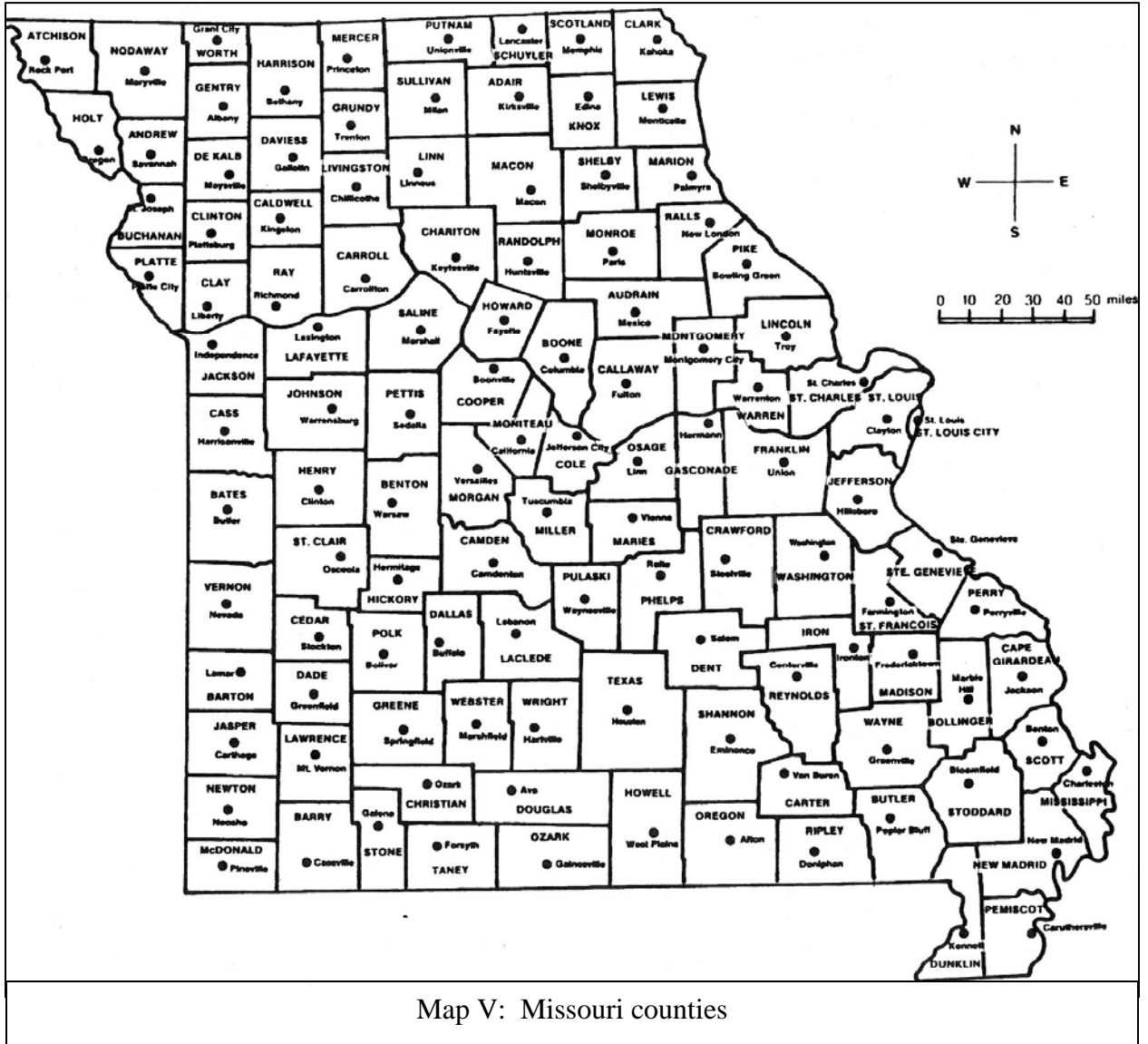
APPENDIX III: LEGEND  
(Tables E and F)

Table E: Planters (three-county sample)

- \* Individual signed one or more promissory notes
- 1 Individual or nuclear family present in 1850—non-planter
- 2 Individual or nuclear family member present in 1850—planter
- 3 Individual or nuclear family member present in 1870—non-elite landowner
- 4 Individual or nuclear family member present in 1870—elite landowner

Table F: Bushwhackers (seven-county sample)

- \* Bushwhacker or family member signed one or more promissory notes (Bushwhackers from Chariton, Cooper, Lafayette, Pettis, and Saline Counties only)



**A: PROMISSORY-NOTE CASES PER COUNTY – STATEWIDE SUMMARY**

	A	B	C	D	E	F	G	H	I	J
	COUNTY	CASES	COUNTY	CASES	COUNTY	CASES	COUNTY	CASES	COUNTY	CASES
1	Adair	10	Clay	200	Iron	<10	Montgomery	DK	Schuyler	37
2	Andrew	23	Clinton	34	Jackson	123	Morgan	<10	Scotland	<10
3	Atchison	<10	Cole	<10	Jasper	DK	New Madrid	<10	Scott	18
4	Audrain	15	Cooper	68	Jefferson	<10	Newton	DK	Shannon	DK
5	Barry	DK	Crawford	<10	Johnson	365	Nodaway	<10	Shelby	6
6	Barton	DK	Dade	17	Knox	<10	Oregon	DK	St. Charles	18
7	Bates	<10	Dallas	DK	Laclede	DK	Osage	<10	St. Clair	169
8	Benton	61	Davies	<10	Lafayette	132	Ozark	DK	St. Francois	<10
9	Bollinger	DK	Dekalb	9	Lawrence	18	Pemiscot	DK	St. Louis	<10
10	Boone	20	Dent	DK	Lewis	31	Perry	<10	Ste. Genevieve	<10
11	Buchanan	59	Douglas	DK	Lincoln	<10	Pettis	122	Stoddard	DK
12	Butler	DK	Dunklin	DK	Linn	50	Phelps	DK	Stone	<10
13	Caldwell	16	Franklin	<10	Livingston	73	Pike	DK	Sullivan	6
14	Callaway	11	Gasconade	<10	Macon	29	Platte	23	Taney	DK
15	Camden	DK	Gentry	DK	Madison	<10	Polk	25	Texas	DK
16	Cape Girardeau	<10	Greene	132	Maries	DK	Pulaski	DK	Vernon	DK
17	Carroll	51	Grundy	8	Marion	<10	Putnam	<10	Warren	<10
18	Carter	DK	Harrison	DK	McDonald	DK	Ralls	<10	Washington	<10
19	Cass	30	Henry	138	Mercer	DK	Randolph	35	Wayne	DK
20	Cedar	<10	Hickory	62	Miller	<10	Ray	254	Webster	DK
21	Chariton	93	Holt	<10	Mississippi	57	Reynolds	DK	Worth	<10
22	Christian	DK	Howard	13	Moniteau	<10	Ripley	DK	Wright	DK
23	Clark	12	Howell	DK	Monroe	22	Saline	120	<b>TOTAL</b>	<b>2815</b>



**B: PARENT AND BRANCH BANKS IN 1861**

	A	B	C	D	E	F
	BANK_NAME	LOCATION	COUNTY	PAR/BRNCH	PLAINTIFF	NBR CASES
1						
2	Bank of St. Louis	St. Louis	St. Louis	P		1
3		Boonville	Cooper	B	Y	51
4		Kirksville	Adair	B		
5	Bank of Missouri	St. Louis	St. Louis	P	Y	4
6		Arrow Rock	Saline	B	Y	60
7		Cape Girardeau	Cape Girardeau	B		
8		Chilicothe	Livingston	B		
9		Canton	Lewis	B		
10		Fayette	Howard	B	Y	3
11		Louisiana	Pike	B		
12		Palmyra	Marion	B		
13		St. Joseph	Buchanan	B		
14		Springfield	Greene	B		
15	Exchange Bank of St. Louis	St. Louis	St. Louis	P	Y	12
16		Columbia	Boone	B		
17		Glasgow	Howard	B	Y	16
18	Farmers Bank of Missouri	Lexington	Lafayette	P	Y	30
19		Liberty	Clay	B		
20		Paris	Monroe	B		
21	Mechanics' Bank of St. Louis	St. Louis	St. Louis	P		
22		Kansas City	Jackson	B		
23		Warsaw	Benton	B	Y	2
24		Weston	Platte	B		
25	Merchants' Bank of St. Louis	St. Louis	St. Louis	P		
26		Brunswick	Chariton	B	Y	68
27		Osceola	St. Clair	B	Y	

**B: PARENT AND BRANCH BANKS IN 1861**

	A	B	C	D	E	F
	BANK_NAME	LOCATION	COUNTY	PAR/BRNCH	PLAINTIFF	NBR CASES
1						
28		Ste. Genevieve	Ste. Genevieve	B		
29	Southern Bank of St. Louis	St. Louis	St. Louis	P		
30		Independence	Jackson	B		
31		St. Charles	St. Charles	B		
32		Savannah	Andrew	B		
33	William H. Trigg & Co.	Boonville	Cooper	NA	Y	97
34	Union Bank of Missouri	St. Louis	St. Louis	P		
35		Charleston	Mississippi	B		
36		Kansas City	Jackson	B		
37		La Grange	Lewis	B		
38		Milan	Sullivan	B		
39		Richmond	Ray	B		
40		Warrensburg	Johnson	B	Y	4
41	Western Bank of Missouri	St. Joseph	Buchanan	P		
42		Bloomington	Marion	B		
43		Fulton	Callaway	B		
44		Glasgow	Howard	B	Y	50

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
2	Aldridge, Sanford P.	42	VA	Pettis	farmer	1					
3	Alexander, William B.	64	KY	Cooper	farmer	2					
4	Alexander, Charles B.	30	KY	Cooper	farmer	1					
5	Allin, Thomas Hoos	42	KY	Chariton	gentleman	1					
6	Allison, Nathaniel Thompson	62	KY	Cooper	farmer	16					
7	Anderson, George				farmer, stockman, cattle trader	15					
8	Barkley, John C.	38	AR	Pettis							
9	Bassett, John W.	26	KY	Saline	farmer	2					
10	Bates, William S.	43	NY	Cooper	farmer	2					
11	Baughman, Jacob	41	MO	Saline	farmer	1					
12	Bedwell, Elisha J.	57	KY	Cooper	farmer	1					
13	Bell, George Lafayette	41	VA	Cooper	stonecutter	1					
14	Bell, Thornton Pagett	48	NC	Cooper	merchant	2					
15	Berger, Daniel	42	VA	Saline	merchant	9					
16	Berry, Major Joshua H.	58	VA	Cooper	boarding house keeper	1					
17	Boatright, Jacob	62	NC	Cooper	farmer	1					
18	Boggs, Robert	61	SC	Saline	farmer	1					
19	Bondurant, Captain Charles Palmore	23	MO	Pettis	farmer	1					
20	Booker, William S.	57	VA	Saline	merchant, farmer	15					
21	Booker, Thomas Henry	30	VA	Saline	farmer	2					
22	Bouldin, David William	25	VA	Saline	farmer	1					
23	Bousfield, Henry	32	VA	Pettis	farmer	1					
		78	UK	Cooper	farmer	1					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
24	Brand, Horace Holley	27	KY	Cooper	farmer	1					
25	Briscoe, Samuel Logan	43	KY	Cooper	farmer	1					
26	Brown, Joseph	65	KY	Pettis	infirm	1					
27	Brown, George Isbell	28	KY	Pettis	farmer	1					
28	Brown, Reverend William J.	45	VA	Saline	clergyman	3					
29	Brown, James Burton	42	VA	Saline	farmer	1					
30	Brown, John Royal	28	VA	Saline	farmer	2					
31	Brown, Asbury Fletcher	31	VA	Saline	farmer	1					
32	Brown, Edmund	68	VA	Saline	farmer	2					
33	Brown, William Spencer	40	VA	Saline	banker	36					
34	Brown, Samuel H.	28	KY	Pettis	farmer	2					
35	Bryant, John W.	39	VA	Saline	circuit attorney	2					
36	Burcham, Reuben James	39	NC	Pettis	farmer	1					
37	Burgess, William Oscar	30	VA	Saline	millar	2					
38	Cahill, William L.	24	KY	Pettis	saddler	2					
39	Calhoun, Wilson+A78	34	VA	Saline	clerk	1					
40	Carpenter, Edward S.	25	VA	Saline	none	2					
41	Carter, Edward A.	58	VA	Saline	farmer	8					
42	Carthrae, Addison Fletcher	49	VA	Saline	farmer	1					
43	Cartwright, Dr. Joseph Lafayette	35	KY	Pettis	planter, government freighter, physician	3					
44	Chandler, Timothy	33	VA	Cooper	farmer	1					
45	Chilton, Van Tromp	42	VA	Pettis	farmer	3					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
1	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
46	Chilton, Dr. Edward	45	VA	Cooper	physician	2					
47	Chilton, John James	50	VA	Cooper	farmer	2					
48	Chrisman, George L.	66	KY	St. Louis		1					
49	Chrisman, Hugh H.	31	KY	Saline	farmer	2					
50	Chrisman, William M.	28	KY	Saline	farmer	1					
51	Clark, William	37	TN	Saline	farmer	2					
52	Clopton, Abner	52	VA	Pettis	farmer	1					
53	Cole, Mark	54	KY	Cooper	farmer	3					
54	Cole, Samuel Franklin	27	MO	Cooper	farmer	1					
55	Cole, James W.	58	KY	Cooper	farmer, stock raiser	1					
56	Cole, Samuel	60	VA	Cooper	farmer	1					
57	Cole, Thomas Smiley	34	MO	Cooper	farmer	1					
58	Combs, William Lorenzo	42	KY	Pettis	hotelkeeper	2					
59	Conner, James F.	49	MO	Cooper	farmer, steam miller	1					
60	Cooper, Samuel	22	PA	Saline		1					
61	Cooper, A24 Dudley Hancock	40	MO	Saline	farmer	1					
62	Cox, William T.	55	KY	Cooper		2					
63	Craig, William Gasper Lafayette	27	MO	NT	laborer	1					
64	Craig, Lewis Easterday	49	KY	Cooper	farmer	1					
65	Craig, May Burton	33	VA	Saline	farmer	1					
66	Craig, Benjamin F.	38	KY	Cooper	farmer	1					
67	Craig, James William	26	KY	Saline	farmer	2					
68	Cravens, Ferris Ewing	42	MO	Pettis	farmer	3					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
69	Creel, Alexander M.	39	VA	Saline	farmer	1
70	Creel, Reuben Wagener	44	KY	Saline	farmer	1
71	Cruzen, Nathaniel Greene North	33	VA	Saline	farmer	1
72	Cunningham, Solomon	39	VA	Saline	farmer	2
73	Dallas, John Brinton	21	MO	Cooper	farmer	1
74	Darst, Abraham	32	OH	Pettis	farmer	4
75	Davis, John Boyden	26	VA	Saline	newspaper editor, merchant	1
76	Davis, James Robinson	44	VA	Saline	farmer	1
77	Deaderick, John S.	42	GA	Saline	planter	1
78	Dobyns, Dr. Benjamin Franklin	43	KY	Johnson	physician	1
79	Donahoo, Joseph C.	44	KY	Pettis	farmer	1
80	Douglas, Daniel M.	38	MO	Johnson	farmer	1
81	Douglass, Henry L.	50	MO	Boone	none	1
82	Douthitt, Green Lee	45	KY	Cooper	farmer	1
83	Drinkwater, John Thurston	39	MO	Cooper	blacksmith	1
84	Durley, Samuel	55	KY	Pettis	farmer	3
85	Edwards, Thomas J.	36	VA	Saline	farmer	1
86	Ellis, Thomas V.	30	VA	Cooper	farmer	1
87	Ellis, Richard Petrop	50	VA	Cooper	farmer, miller, stock raiser	2
88	Ellis, Richard T.	23	MO	Cooper	farm laborer	1
89	Embree, George E.	35	KY	Cooper	boarding house keeper	1

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
90	Ervin, John B.	52	VA	Saline	farmer	2					
91	Eubank, Achilles Jackson	29	MO	Cooper	farmer	1					
92	Eubank, Richard Presley	22	MO	Cooper	trader	1					
93	Eubank, Joseph James	22	MO	Cooper	trader	1					
94	Eubank, Nancy	47	KY	Cooper	none	1					
95	Evans, Dr. Edwin Chalmers	32	DC	Pettis	physician	1					
96	Evans, Dr. Thomas	55	DC	Pettis	physician, farmer	1					
97	Fackler, George Jacob	45	VA	Saline	farmer	2					
98	Faulconer, James Harvey	30	KY	Pettis	farmer	3					
99	Ferguson, Horace Willis	33	KY	Cooper	farmer	2					
100	Ferguson, James Sharp	61	VA	Howard	planter, stock raiser	1					
101	Ferrel, Jesse J.	38	MO	Saline	cabinetmaker	1					
102	Field, Colonel William Hill	51	VA	Pettis	planter	7					
103	Field, Henry	24	KY	Pettis	farmer	4					
104	Finley, Judge Walker Hodnet	41	KY	Saline	farmer, stock dealer	20					
105	Finley, William Adam	54	VA	Saline	farmer	7					
106	Fisher, George Dunlap	23	KY	Pettis	none	2					
107	Fisher, Colonel James Adam	48	KY	Pettis	farmer	2					
108	Forbes, Alfred P.	24	MO	Pettis	trader	2					
109	Forbes, Andrew Miller	53	KY	Pettis	farmer, stock dealer	12					
110	Forbes, James M.	22	MO	Pettis	student	1					
111	Ford, Colonel John Richardson Sr.	59	KY	Pettis	farmer	4					
112	Fowler, John Goodon	37	KY	Pettis	farmer	3					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
113	Fowler, Thomas Armstrong	26	MO	Pettis	farmer	1
114	Francisco, George	47	KY	Saline	farmer	1
115	Francisco, Andrew J.	51	KY	Saline	farmer	1
116	Fristoe, Thomas Edward	28	MO	Pettis	farmer	1
117	Garnett, William J.	22	KY	St. Louis	none	2
118	Garnett, Edward Graves	41	VA	Saline	county judge	8
119	Garnett, Henry	50	VA	Saline	farmer	1
120	Garnett, Dr. John Newton	38	VA	Saline	physician	10
121	Garnett, Thomas T.	50	VA	Saline	planter	9
					farmer, steamboat owner	
122	Gearhart, Isaac	67	VA	Howard	owner	1
					attorney, farmer, merchant, county school commissioner	
123	Glasscock, Aldea Amazon	63	VA	Pettis	farmer	1
124	Godfrey, John	44	KY	Pettis	farmer	2
125	Graves, William Willis	50	KY	IL	farmer	2
126	Graves, Alfred	23	VA	Johnson	merchant	1
127	Graves, Isaac Newton	30	KY	Saline	farmer	1
128	Graves, Jonathan	49	VA	Johnson	farmer	1
129	Greenlease, Charles H. F.	47	VA	Cooper	farmer	3
130	Greer, John Wesley	30	MO	Pettis	blacksmith	1
131	Greer, Benjamin	75	VA	Pettis	farmer	1
132	Grey, Edward	54	UK	Cooper	bootmaker	1



**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
133	Grinstead, William Wallace	30	KY	Pettis	farmer	1					
134	Guthrey, Daniel Travis	43	VA	Saline	farmer, stock raiser	4					
135	Hall, William M.		DK	DK		1					
136	Hamm, Dr. Strother Thrift	50	VA	Saline	physician	4					
137	Hancock, Mandeville B.	30	KY	Saline	farmer	1					
138	Hansberger, Mitchell	44	VA	Pettis	farmer	2					
139	Harris, Edward Hazelwood	30	KY	Cooper	farmer	1					
140	Harris, John	59	VA	Saline	farmer	3					
141	Harris, Timothy	59	KY	Saline	renter	1					
142	Harris, Thomas Marcellius	64	VA	Cooper	farmer	2					
143	Harris, James J. Jr.	21	VA	Cooper	farmer	1					
144	Harris, James Berry	49	MO	Cooper	farmer	1					
145	Harris, James Y.	49	VA	Cooper	farmer	6					
146	Harris, James J.	62	VA	Cooper	farmer	7					
147	Harrison, William T.	47	KY	Saline	planter	2					
148	Hawkins, Benjamin H.	42	KY	Pettis	farmer	1					
149	Hay, James H.	43	KY	Cooper	farmer	7					
150	Hays, Joshua Craig	42	KY	Saline	farmer	1					
151	Hazell, Edward	47	KY	Cooper	blacksmith	1					
152	Helm, George W.	57	VA	Cooper	farmer	4					
153	Henderson, John Moore	60	KY	Pettis	farmer	3					
154	Henderson, John B.	32	KY	Pettis	overseer	2					
155	Hicklin, William P.	48	KY	Saline	ferryman	1					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
1	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
156	Hill, William Cackley	48	VA	Saline	farmer, trader	4					
157	Hopkins, Major James Speed Sr.	61	KY	Pettis	planter	5					
158	Hopkins, Joshua Barbee	28	KY	Pettis	farmer	1					
159	Houston, Thomas Franklin	41	NC	Pettis	planter, stock raiser	12					
160	Houx, Thomas C.	25	MO	Cooper	farm laborer	1					
161	How, Robert William	33	MO	Pettis	farmer	1					
162	Howe, Harvey C.	38	MO	Pettis	farmer	6					
163	Huffman, Milton	37	OH	Pettis	farmer	1					
164	Hughes, James A.	27	MO	Cooper	none	4					
165	Hughes, Thomas J.	31	MO	Cooper	merchant	6					
166	Hughes, Samuel	54	TN	Cooper	farmer	6					
167	Hughes, James R.	39	KY	Pettis	planter, physician	4					
168	Hughes, Colonel Reece Jr.	41	TN	Pettis	farmer, attorney, steam saw mill owner	6					
169	Hughes, John C.	43	KY	Pettis		2					
170	Huston, Addison	33	VA	Saline	farmer	1					
171	Ingram, James Samuel	58	VA	Saline	farmer	1					
172	Jackson, Thomas	59	KY	Saline	farmer	1					
173	Jamison, John Wesley	35	MO	Cooper	farmer	5					
174	Jamison, William Ephraim	39	MO	Cooper	farmer	9					
175	Jenkins, Samuel H.	48	TN	Cooper	farmer	2					
176	Jenkins, Aaron	57	TN	Pettis	farmer	5					
177	Jenkins, James	26	MO	Pettis	farmer	1					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B	C		D	E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES			
178	Jones, Joseph T.	38	KY	Saline	blacksmith	1			
179	Jones, John Bright	49	KY	Saline	farmer	2			
180	Jones, James S.	51	VA	Saline	none	17			
181	Jones, James M.	42	KY	Pettis	farmer	2			
182	Jones, Charles O.	46	KY	Pettis	farmer	1			
183	Jones, Ellis W.		VA	LF	farmer	1			
184	Jopling, Josiah	42	VA	Pettis	farmer	1			
185	Jordan, Abram	48	WV	Saline	farmer	1			
186	Kidd, Oswald	60	VA	Pettis	hotelkeeper	4			
187	Kirtley, Cave Johnson	34	KY	Lafayette	merchant	1			
188	Kirtley, Robert Edwards	40	KY	Saline	farmer	1			
189	Kirtley, George Robertson	36	KY	Saline	county surveyor	3			
190	Kitchen, James C.	24	VA	Saline	farmer	2			
191	Latimer, John T.	32	KY	Saline	farmer	1			
192	Laurie, Judge Joseph Nourse	48	DC	Saline	probate judge	1			
193	Lewis, Abraham Henry	34	VA	Saline	farmer	2			
194	Lewis, Colonel John Murray	52	VA	Saline	planter	4			
195	Licklider, George W.	23	OH	Cooper	tenant farmer	1			
196	Licklider, Thomas	49	VA	Cooper	farmer	1			
197	Liggett, Jeremiah	32	MO	Saline	merchant	1			
198	Lightfoot, William H.	40	KY	Pettis	merchants clerk	2			
199	Lindsey, David Herndon	32	KY	Saline	teacher	3			
200	Long, Gabriel B.	68	SC	Lafayette		1			

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B	C		D	E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES			
1	Lowry, William	48	VA	Pettis	planter	4			
201	Maddox, John P.	56	VA	Cooper	shoemaker	3			
202	Magoffin, Ebenezer	43	KY	Pettis	farmer	2			
203	Major, James R.	52	KY	Pettis	farmer	1			
204	Major, John James	65	KY	Saline	farmer	1			
205	Mann, John W.	32	KY	Cooper	farmer	1			
206	Marmaduke, Vincent	29	MO	Saline	planter, stock dealer	4			
207	Marshall, Joseph Hurst	31	KY	Saline	millor, distiller	3			
208	Marshall, Richard Sr.	69	VA	Saline	farmer, coal dealer	1			
209	Marshall, William Benjamin	38	MO	Pettis	farmer	1			
210	Maupin, William Overton	51	VA	Saline	planter	3			
211	McBride, William Henry	42	KY	Cooper	farmer	1			
212	McCarty, William S.	38	VA	Cooper	livery stable owner, jailor	3			
213	McCarty, Richard	32	KY	Cooper	stock trader	1			
214	McClanahan, Thomas	51	TN	Cooper	farmer	1			
215	McClure, Wesley	33	KY	Pettis	sheriff	1			
216	McClure, George W.	40	KY	Pettis	grocer	1			
217	McCormick, Charles M.	50	VA	Cooper	trader	2			
218	McDowell, Hugh H.	34	VA	Saline	farmer	2			
219	McGirk, Isaac Carlock		MO	Johnson		1			
220	McKee, Isaac	38	KY	Cooper	steamboat captain, livery stable owner	1			

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
222	McVey, Absalom	57	MD	Pettis	farmer	4					
223	Melvin, Samuel T.	22	VA	Cooper	clerk	1					
224	Meyers, Andrew	24	KY	Cooper	farmer	1					
225	Meyers, Henry Marke	46	VA	Cooper	farmer	1					
226	Miller, John	79	SC	Cooper	farmer	8					
227	Miller, Nimrod B.	23	MO	Pettis	none	3					
228	Miller, Gideon Blackburn	52	VA	Pettis	farmer	12					
229	Miller, George Wear Jr.	27	MO	KS	territorial legislator	9					
230	Miller, Osbert	55	VA	Saline	farmer	2					
231	Mills, Henry Winslow	45	VA	Cooper	farmer	1					
232	Minor, Thresivalus M.	44	VA	Saline	farmer	2					
233	Monaghan, John J.	47	PA	Pettis	farmer	6					
234	Monroe, Thomas B.	41	TN	Cooper	farmer, state senator	1					
235	Morgan, St. Clair	45	TN	Cooper	farmer	1					
236	Morrow, Baxter E.	36	MO	Johnson	merchant	1					
237	Motz, John	50	NC	Pettis	farmer	2					
238	Nelson, Enrico Decatur	28	VA	Pettis	farmer	1					
239	Newton, George Brigham	44	MA	Pettis		1					
240	Nunnally, Robert C.	40	KY	Saline	farmer	1					
241	Oldfield, Nelson	26	OH	Pettis	plasterer	1					
242	Outcalt, George Washington	43	NJ	Chariton	banker, manufacturer	1					
243	Owen, Thomas	67	GA	Pettis	farmer	1					
244	Owen, William	31	MO	Pettis	farmer	1					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
245	Parberry, Nathaniel Newbill	39	VA	Pettis	farmer	1
246	Parsons, Isaac	63	VA	Saline	farmer	3
247	Patrick, John D.	50	MO	Saline	planter	3
248	Patton, John Dysart	34	TN	Howard	farmer	2
249	Paxton, Archibald	50	VA	Saline	farmer	8
250	Pendleton, Curtis W.	34	KY	Saline	saddler	3
251	Phillips, Charles A.	18	MO	Cooper	farm laborer	1
252	Phillips, Elijah M.	19	PA	Pettis	farmer	1
253	Phillips, Mary E.	40	MD	Cooper	none	1
254	Phillips, Martha	53	PA	Pettis	farmer	1
255	Pierce, Colonel Peter	66	VA	Cooper	hotelkeeper	1
256	Plummer, Franklin	41	PA	Saline	farmer	2
257	Pollard, Benjamin F.	32	NY	Pettis	merchant	5
258	Pollard, Seymour E.	29	NY	Pettis	merchant clerk	2
259	Powell, William L.	35	TN	Pettis	farmer	8
260	Powell, William H.	45	VA	Pettis	farmer	1
261	Price, William	29	PA	Saline	miller	1
262	Priest, Aquillus Rhodham	34	KY	Pettis	farmer	4
263	Priest, George Stubblefield	57	KY	Pettis	farmer	5
264	Priest, Martin Rush	32	KY	Pettis	farmer	1
265	Pruitt, William Henry	38	KY	Lafayette	merchant	1
266	Purdom, Madison G.	46	KY	Pettis	farmer	3
267	Quisenberry, Jackson	60	KY	Pettis	farmer	3

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
268	Ramsey, Higginbottom M.	43	VA	Saline	farmer	1					
269	Rankin, William	53	VA	Cooper	miller	3					
270	Rankin, James	55	VA	Cooper	farmer	3					
271	Rea, Reverend Peter Goodman	40	VA	Cooper	clergyman	1					
272	Ream, Absalom	36	MO	Pettis	farmer	11					
273	Reynolds, Benjamin F.	35	VA	Saline	farmer	2					
274	Reynolds, Philip Swan	54	VA	Saline		1					
275	Roberson, Albion	47	VA	Pettis	farmer	12					
276	Robinson, Lewis Wilton	44	KY	Boone	lawyer	1					
277	Rogers, Thomas J.	48	TN	Saline	farmer	11					
278	Rogers, John	28	TN	Saline	farmer	1					
279	Rollen, William E.			DK		1					
280	Rothwell, Dr. George W.	48	VA	Pettis	farmer, physician	2					
281	Rucker, Elizabeth Elrod	55	KY	Pettis	wife	1					
282	Rucker, Dr. Angus Alexander	38	VA	Saline	physician	1					
283	Rucker, William Michael	36	MO	Cooper	farmer	7					
284	Rucker, Thomas Allen	16	KY	Lafayette		1					
285	Ruffner, Catherine P.	33	VA	Cooper	keeping house	1					
286	Ryan, John Q.	49	VA	Pettis	farmer	1					
287	Samuel, Richard Presley	24	KY	Saline	farmer	1					
288	Scott, Samuel B.	42	KY	Pettis	farmer	1					
289	Scott, William Wilson	40	KY	Cooper	farmer	1					
290	Scott, William R.	53	KY	Pettis	farmer	6					

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A		B		C		D		E		F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES					
1											
291	Scrivener, Benjamin E.	56	KY	Pettis	hotelkeeper	4					
292	Seat, Stokely S.	50	TN	Cooper	farmer	2					
293	Seay, Reuben Jr.	58	VA	Saline	farmer	5					
294	Sellers, William H.	46	PA	Saline	farmer	1					
295	Shaughnessy, William H.	27	IL	Saline	saddler	1					
296	Short, William B.	34	KY	Cooper	saddler	1					
297	Shouse, Reverend Charles Q.	23	KY	Pettis	farmer, clergyman	4					
298	Shroyer, Presley	59	KY	Saline	farmer	3					
299	Shy, John C.	30	KY	Pettis	farmer	1					
300	Shy, David Jones	46	KY	Pettis	farmer	1					
301	Shy, Buriah M.	39	KY	Pettis	farmer	1					
302	Shy, Christopher Lillard	39	KY	Pettis	farmer	1					
303	Simmons, Richard Van	23	KY	Cooper	farmer	4					
304	Simmons, Alfred	57	KY	Cooper	farmer	2					
305	Sitlington, Thomas Oliver	42	VA	Pettis	farmer	3					
306	Smiley, Thomas B. Jr.	28	MO	Cooper	farmer	3					
307	Smith, William J.	55	KY	Cooper	farmer	1					
308	Smith, Sheriff Jacob H.	44	KY	Saline	sheriff	2					
309	Smith, David	54	KY	Cooper	farmer	3					
310	Smith, William Orlando	42	VA	Saline	farmer	2					
311	Sneed, John M.	34	KY	Pettis	farmer	1					
312	Snelling, Richard Elam	55	VA	Saline	farmer	2					
313	Snyder, William J.	40	PA	Cooper	farmer	2					



C: DEFENDANTS—THREE-COUNTY SAMPLE

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
314	Spangenburg, George	45	PA	Pettis	farmer	5
315	Spears, John	28	VA	Saline	farmer	2
316	Steel, Morgan B	30	KY	Pettis	renter	1
317	Steel, James Harvey	26	MO	Cooper	farmer	1
318	Stephens, Thomas Hart Benton	28	MO	Pettis	farmer	1
319	Stephens, Captain John H.	32	MO	Cooper	farmer	1
320	Stone, Peter H.	43	KY	Pettis	farmer	1
321	Stonesaffer, James M.	30	VA	Saline	farm laborer	3
322	Sutherland, Nathaniel	59	VA	Cooper	farmer	21
323	Sydenstriker, Andrew J.	32	VA	Saline	farmer	1
324	Sydenstriker, Thomas Lewis	27	VA	Saline	farmer	1
325	Taylor, William M.	62	GA	Cooper	farmer	8
326	Taylor, Henry Clay	29	MO	Pettis	farmer	2
327	Taylor, James Archer	23	MO	Pettis	farmer	1
328	Taylor, John	49	KY	Cooper	farmer, stock dealer	2
329	Thomson, Quincy Adams	31	MO	Saline	farmer	2
330	Thomson, Volney V.	35	KY	Pettis	farmer	1
331	Thomson, William Ellis	39	KY	Saline	farmer	3
332	Thomson, Asa Peyton	29	MO	Saline	farmer	3
333	Thornton, John	46	TN	Saline	none	1
334	Thornton, William A.	30	VA	Cooper	farmer	1
335	Thornton, Presley P.	23	MO	Cooper	farmer	2
336	Thornton, John Taylor	61	VA	Cooper	farmer	2

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
337	Towles, Dr. Alfred Lewis	42	VA	Saline	physician	15
338	Trundle, William R.	29	KY	Pettis	farmer	4
339	Tucker, William G.	41	KY	Cooper	farmer	1
340	Tutt, Reverend Benjamin George	21	MO	Cooper	clergyman	1
341	Vandyke, John R.	33	TN	Pettis	farmer	1
342	Vaughan, David	38	PA	Saline	farmer	4
343	Walden, John A.	40	VA	Saline	overseer	8
344	Walden, William L.	41	VA	Saline	teamster	3
345	Walker, Charles W. C.	39	KY	Pettis	farmer, trader	3
346	Walker, Austin Kendrick	40	KY	Pettis	farmer	3
347	Wallace, Robert Green Jr.	39	MO	TX	farmer	1
348	Wallace, George Washington	41	MO	Cooper	farmer	6
349	Wallace, Joseph B.	34	MO	Cooper	farmer	1
					farmer, county public administrator	
350	Warfield, Elisha Nicholas	36	KY	Cooper	farmer, county public administrator	1
351	Warren, Martin V.	23	MO	Lafayette	farmer	1
352	Warren, Erbin	45	KY	Pettis	farmer	1
353	Wear, Samuel	41	MO	Cooper	farmer	1
354	Weyland, Louis	35	GR	Cooper	upholsterer	1
355	Wheeler, Stephen	48	KY	Saline	farmer	2
356	Whitney, George A.	23	KY	Pettis	grocer	1
357	Williams, William T.	33	KY	Saline	farmer	2
358	Williams, Samuel W.	31	KY	Saline	miller	1

**C: DEFENDANTS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION(S)	NBR_CSES
1						
359	Williams, Thomas L.	48	VA	Cooper	farmer	5
360	Williams, Marcus	44	VA	Cooper	miller	2
361	Williams, John H.	23	KY	Pettis	farmer	3
362	Williams, David M.	25	KY	Pettis	farmer	3
363	Willis, Benjamin F.	34	VA	Saline	farmer	2
364	Wilson, Robert Cresap	34	MD	Saline	farmer	2
365	Wilson, William H.	35	KY	Pettis	merchant	1
366	Winslow, Henry	49	VA	Saline	farmer	1
367	Woodson, Frank	32	KY	Pettis	hotelkeeper	1
368	Woolery, Lawrence Gabriel	24	MO	Cass	none	1
369	Young, John Wesley	30	KY	Cooper	farmer	1
370	Younger, Charles	33	MO	Pettis	farmer	5
371						979

**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
1							
2	Adams, Andrew	Bank of St. Louis - Boonville	Dir	46	KY	Cooper	retired trader
3	Adderton, Joseph A. J.	Bank of Missouri - Arrow Rock	Dir	42	MD	Saline	merchant
4	Anderson, George	Bank of Missouri - Arrow Rock	Dir	38	AR	Pettis	farmer, stockman, cattle trader
5	Anderson, William Harrison	Union Bank of St. Louis - Warrensburg	Cshr	47	TN	Johnson	
6	Atkisson, James	Mechanics Bank of St. Louis - Warsaw	Pres	40	KY	Benton	merchant
7	Aull, Robert	Farmers Bank of Missouri Lexington	Pres	53	DE	Lafayette	merchant
8	Bacon, Robert Bell	Bank of St. Louis - Boonville	Pres	50	KY	Cooper	merchant
9	Bartholow, Thomas Jeremiah	Exchange Bank of St. Louis - Glasgow	Dir	34	MD	Howard	tobacco dealer
10	Birch, Thomas Erskine	Western Bank of Missouri - Glasgow	Dir	44	VA	Howard	farmer
11	Birch, Weston Favel	Western Bank of Missouri - Glasgow	Cshr	55	VA	Howard	private banker
12	Boon, William Crawford	Exchange Bank of St. Louis - Glasgow	Cshr	38	MO	Howard	
13	Borland, William P.	Mechanics Bank of St. Louis - Warsaw	Cshr	34	MD	DK	merchant
14	Boyer, Dr. William L.	Bank of Missouri - Arrow Rock	Cshr	38	TN	Saline	merchant

**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
1	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
15	Bradford, Dr. Charles Manfield	Bank of Missouri - Arrow Rock	Dir	42	NY	Saline	physician
16	Brewster, Chester Hilliard	Bank of St. Louis - Boonville	Dir	33	CT	Cooper	steamboat captain, tobacco merchant
17	Brown, Elisha Warfield	Bank of St. Louis - Boonville	Dir	42	KY	Cooper	farmer, commission merchant, miller, private banker
18	Burr, William Edward	Bank of St. Louis - Boonville	Cshr	31	KY	Cooper	private banker
19	Collins, Major May Burton	Western Bank of Missouri - Glasgow	Dir	43	VA	Howard	farmer
20	Conner, James F.	Bank of St. Louis - Boonville	Dir	49	MO	Cooper	farmer, steam miller
21	Cunningham, Dr. John Frederick	Merchants Bank of St. Louis - Brunswick	Dir	41	NY	Chariton	druggist, physician
22	Davis, John Mason	Merchants Bank of St. Louis - Brunswick	Dir	43	KY	Chariton	farmer
23	Dunn, James Jr.	Mechanics Bank of St. Louis - Warsaw	Cshr	41	KY	Benton	
24	Erickson, John K.	Exchange Bank of St. Louis - Glasgow	Dir	26	MO	Howard	tobacconist
25	Elliott, Thomas T.	Merchants Bank of St. Louis - Brunswick	Dir	41	VA	Chariton	circuit clerk, real estate broker
26	Fisher, Jacob Harness	Bank of Missouri - Arrow Rock	Dir	50	VA	Saline	farmer
27	Forbis, James Brown	Western Bank of Missouri - Glasgow	Dir	41	KY	Howard	Merchant

**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
1							
28	Garth, Dabney Crenshaw	Exchange Bank of St. Louis - Glasgow	Pres	56	VA	Howard	planter
29	Hayden, Luke Eyler	Exchange Bank of St. Louis - Glasgow	Dir	42	CT	Howard	farmer, brick yard owner
30	Henderson, Robert Morrison	Farmers Bank of Missouri Lexington	Dir	42	KY	Lafayette	grocer
31	Hendrix, Colonel Adam	Bank of Missouri - Fayette	Cshr	47	PA	Howard	
32	Hoffmann, Robert H.	Farmers Bank of Missouri Lexington	Cshr	42	VA	Lafayette	clerk
33	Hudgins, James Foster	Farmers Bank of Missouri Lexington	Dir	74	VA	Livingston	farmer
34	Hutchison, Solomon C.	Western Bank of Missouri - Glasgow	Dir	42	KY	Howard	hemp manufacturer
35	Johnson, Adamantine	Merchants Bank of St. Louis - Brunswick	Cshr	36	KY	Chariton	merchant, farmer
36	Lewis, Colonel John Murray	Farmers Bank of Missouri Lexington	Dir	52	VA	Saline	planter
37	Lightner, James Shields	Farmers Bank of Missouri Lexington	Dir	40	VA	Lafayette	farmer
38	Locke, John D.	Exchange Bank of St. Louis - Glasgow	Dir	57	VA	Chariton	farmer
39	Mauzey, Stark	Merchants Bank of St. Louis - Brunswick	Dir	39	IN	Chariton	tin and stove dealer
40	McMahan, Jesse Nelson	Bank of Missouri - Arrow Rock	Dir	47	MO	Saline	merchant

**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
1							
41	Mills, Henry Samuel	Bank of Missouri - Arrow Rock	Dir	39	NY	Saline	merchant
42	Mitchell, William C.	Union Bank of St. Louis - Warrensburg	Pres	40	VA	Johnson	farmer
43	Morehead, Charles Robert	Farmers Bank of Missouri Lexington	Cshr	60	VA	Lafayette	
44	Morehead, Garrett W.	Exchange Bank of St. Louis - Glasgow	Dir	41	MD	Howard	farmer
45	Morrison, William	Farmers Bank of Missouri Lexington	Dir	42	PA	Lafayette	tinner and coppersmith, merchant, financier
46	Nelson, James M.	Bank of St. Louis - Boonville	Pres	44	VA	Cooper	planter
47	Offutt, Alfred H.	Farmers Bank of Missouri Lexington	Dir	42	KY	Lafayette	
48	Payne, William	Bank of Missouri - Fayette	Pres	44	KY	Howard	farmer
49	Plunkett, Willis Hawkins	Merchants Bank of St. Louis - Brunswick	Pres	44	VA	Chariton	grocer, newspaper publisher
50	Price, Thomas Henry	Merchants Bank of St. Louis - Brunswick	Dir	31	VA	Chariton	attorney
51	Roper, Alfred William	Western Bank of Missouri - Glasgow	Dir	41	KY	Howard	farmer
52	Sappington, William Breathitt	Bank of Missouri - Arrow Rock	Pres	39	TN	Saline	planter, manufacturer
53	Sawyer, Samuel Locke	Farmers Bank of Missouri Lexington	Dir	46	NH	Lafayette	attorney, farmer

**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
1							
54	Shackelford, Judge Thomas	Exchange Bank of St. Louis - Glasgow	Dir	38	MO	Howard	attorney
55	Shortridge, Alfred Lewis	Bank of St. Louis - Boonville	Dir	47	KY	Moniteau	physician
56	Slaughter, Martin	Farmers Bank of Missouri Lexington	Dir	47	VA	Lafayette	farmer
57	Southworth, Dr. James Walsh	Exchange Bank of St. Louis - Glasgow	Dir	50	NY	Howard	physician
58	Speed, William Pope	Bank of St. Louis - Boonville	Dir	44	KY	Cooper	druggist
59	Spratt, William A. Hall	Farmers Bank of Missouri Lexington	Dir	56	VA	Lafayette	farmer
60	Stephens, Captain Joseph Lafayette	Bank of St. Louis - Boonville	Cshr	34	MO	Cooper	attorney
61	Stramcke, Samuel B.	Farmers Bank of Missouri Lexington	Dir	47	NY	Lafayette	farmer
62	Swinney, Captain William Daniel	Western Bank of Missouri - Glasgow	Pres	61	VA	Howard	planter
63	Townsend, Sanders Alexander Hamilton	Bank of Missouri - Arrow Rock	Dir	28	MO	Saline	farmer
64	Tracy, Benjamin N.	Western Bank of Missouri - Glasgow	Dir	51	VA	Randolph	merchant
65	Trigg, Dr. William Hodge	William H. Trigg & Co. - Boonville	Pres	52	TN	Cooper	
66	Turner, Henry Atchison	Exchange Bank of St. Louis - Glasgow	Dir	36	MO	Howard	farmer



**D: BANKERS — THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G
	NAME	BANK	TITLE	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OTHER OCCUPATION(S)
1							
67	Waddell, John William	Farmers Bank of Missouri Lexington	Dir	28	KY	Lafayette	merchant, farmer, stockman
68	Walker, Austin Kendrick	Bank of St. Louis - Boonville	Dir	40	KY	Pettis	farmer
69	Ward, George W.	Western Bank of Missouri - Glasgow	Dir	49	KY	Howard	farmer
70	Warden, William E.	Merchants Bank	Dir	35	MO	Chariton	farmer
71	Wentworth, Stephen Girard	Farmers Bank of Missouri Lexington	Dir	48	MA	Lafayette	public administrator
72	Wilcoxson, Hiram	Merchants Bank of St. Louis - Brunswick	Dir	54	KY	Carroll	farmer
73	Williams, John Peter	Merchants Bank of St. Louis - Brunswick	Dir	50	VA	Chariton	farmer
74	Wilson, Samuel	Farmers Bank of Missouri Lexington	Pres	62	IRE	Lafayette	merchant
75	Withers, Marquis W.	Farmers Bank of Missouri Lexington	Dir	45	KY	Lafayette	farmer
76	Wood, William Henry	Bank of Missouri - Arrow Rock	Dir	29	MO	Saline	commission merchant
77	Woods, John Creigler	Western Bank of Missouri - Glasgow	Dir	42	MO	Howard	farmer

**E: PLANTERS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G	H
1	NAME	AGE1860	NATIVITY	HM_CNTY1860	REAL PROP1860	SLAVES1860	ACRES1860	NOTES
2	Booker, Pinkethman Davis (Pink)*	60	VA	Saline	\$20,000	28	1,200	2,4
3	Bruce, Aaron Franklin	52	KY	Saline	\$90,000	22	2,000	1,4
4	Cartwright, Dr. Joseph Lafayette*	35	KY	Pettis	\$23,600	25	650	4
5	Cheatham, Edward O.	52	KY	Pettis	\$24,000	25	600	4
6	Cockrill, George S.	38	VA	Cooper	\$24,000	27	1,300	1,3
7	Deaderick, John S.*	42	GA	Saline	\$100,000	30	2,550	2
8	Demoss, John	78	NC	Saline	\$30,000	35	1,360	2
9	Field, Colonel William Hill*	51	VA	Pettis	\$123,000	40	1,985	
10	Fields, Joseph	44	VA	Saline	\$20,000	24	800	1,4
11	Fisher, Jacob Harness	50	VA	Saline	\$20,000	38	1,670	1
12	Gentry, Richard	52	KY	Pettis	\$114,000	41	7,600	1,4
13	Gibson, William	66	SC	Cooper	\$60,000	25	1,200	2,4
14	Gilliam, William Taylor	52	VA	Saline	\$134,750	50	2,190	2,3
15	Goodwin, John Chapman Garland	48	VA	Cooper	\$49,700	24	1,580	2,3
16	Hardeman, Dr. Glenn Owen	34	MO	Saline	\$20,000	28	1,129	
17	Harrison, William T.*	50	KY	Saline	\$20,000	20	1,200	1,3
18	Hereford, George W.	49	VA	Saline	\$20,000	20	880	1,4
19	Hopkins, Major James Speed Sr.*	61	KY	Pettis	\$83,000	35	2,400	3
20	Houston, Thomas Franklin*	41	NC	Pettis	\$100,000	24	10,000	3
21	Hughes, Dr. James R.*	39	KY	Pettis	\$29,000	21	1,440	
22	Jackson, Hon. Claiborne Fox*	54	KY	Saline	\$21,000	48	1,240	1,3
23	Jones, John Styccks*	49	KY	Pettis	\$54,000	31	1,800	1
24	Lewis, Colonel John Murray*	52	VA	Saline	\$25,000	28	1,000	1,4
25	Lowry, William*	47	VA	Pettis	\$21,000	21	985	4
26	Marmaduke, Hon. Meredith Miles*	68	VA	Saline	\$37,800	54	2,200	2,3
27	Marmaduke, Vincent*	29	MO	Saline	\$25,000	23	1,400	2,3
28	Maupin, William Overton*	51	VA	Saline	\$20,000	22	1,400	1,3
29	Mayo, William H.	45	VA	Cooper	\$36,000	32	1,000	
30	McDaniel, Reuben Ellis	61	VA	Saline	\$24,000	48	1,250	2,4
31	Moore, John R.	59	KY	Pettis	\$20,000	22	1,160	
32	Napton, Judge William Barclay	51	NJ	Saline	\$25,000	30	1,500	1,3
33	Neff, Isaac	63	TN	Saline	\$16,000	27	1,012	2,4

**E: PLANTERS—THREE-COUNTY SAMPLE**

	A	B	C	D	E	F	G	H
1	NAME	AGE1860	NATIVITY	HM_CNTY1860	REAL PROP1860	SLAVES1860	ACRES1860	NOTES
34	Nelson, James M.*	43	VA	Cooper	\$13,200	35	1,320	1,3
35	O'Banion, Minor W.	48	VA	Saline	\$20,000	29	1,600	1
36	Patrick, John Dennis*	50	MO	Saline	\$40,000	22	2,000	
37	Piper, Willis	50	VA	Saline	\$25,800	23	904	1
38	Ragland, John Kelly	42	VA	Cooper	\$36,710	81	2,000	2,4
39	Sappington, Mrs. Penelope Caroline	27	KY	Saline	\$20,750	66	830	2,4
40	Sappington, William Breathitt*	48	TN	Saline	\$41,000	65	2,300	2,4
41	Smith, Crawford Early	35	MO	Saline	\$40,000	106	2,500	1
42	Smith, N. J.	25	KY	Saline	\$20,000	21	1,060	4
43	Thomson, Mentor	49	KY	Pettis	\$41,320	20	800	1,4
44	Thomson, Robert Yancey*	60	KY	Saline	\$22,700	30	1,600	2,3
45	Walker, Anthony Smith	55	KY	Cooper	\$54,000	29	13,000	1,3
46	Walker, Henry R.	57	KY	Cooper	\$25,080	20	1,254	1,4

**F: BUSHWHACKERS—SEVEN-COUNTY SAMPLE**

	A		B	C		D	E
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION		
1	Gilliam, James Anthony*	18	MO	Chariton	none		
3	Gooch, Joseph	17	MO	Chariton	none		
4	Hines, Claiborne*	13	MO	Chariton	none		
5	Hines, William*	14	MO	Chariton	none		
6	Rucker, Dr. Minor Jackson*	30	VA	Chariton	physician		
7	Swearengen, John	9	MO	Chariton	none		
8	Watson, Andrew J.	23	MO	Chariton	none		
9	Wisdom, Green*	15	NC	Chariton	none		
10	Bell, James S.*	23	VA	Cooper	none		
11	Baker, Captain Moses Jefferson	44	KY	Jasper	farmer		
12	Bedford, Littleberry	46	KY	Jasper	farmer		
13	Bishop, John	45	KY	Jasper	farmer		
14	Brison (Bryson), John W.	28	MO	Jasper	farmer		
15	Buskirk, James	56	KY	Jasper	farmer		
16	Buskirk, Taylor	16	IL	Jasper	none		
17	Hall, Richard	14	KY	Jasper	none		
18	Hawkins, Thomas H.	24	MO	Jasper	farmer		
19	Hines, Simeon*	15	MO	Jasper	none		
20	Humbard, Absalom	23	TN	Jasper	farmer		
21	Hydon, Whitton	15	VA	Jasper	none		
22	Ireland, Austin (John)	25	IN	Jasper	farmer		
23	Jackson, Chancey	24	IN	Jasper	farm laborer		
24	Johnson, Callaway	26	TN	Jasper	grocer		
25	Johnson, Peter	37	NC	Jasper	farmer		
26	McKey, John (Jack)	29	TN	Jasper	blacksmith		

**F: BUSHWHACKERS—SEVEN-COUNTY SAMPLE**

	A	B	C	D	E
1	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION
27	Meador, Moses Greer	46	VA	Jasper	farmer
28	Nichols, James	40	KY	Jasper	farmer
29	Norris, Milton	21	KY	Jasper	medical student
30	Ozment, Ferd	24	NC	Jasper	farmer
31	Parkinson, William	29	MO	Jasper	merchant
32	Petty, James	30	KY	Jasper	farmer
33	Petty, Washington	30	MO	Jasper	farmer
34	Rader, William	16	MO	Jasper	none
35	Rusk, David	22	IN	Jasper	farmer
36	Scott, Robert A.	19	KY	Jasper	farm laborer
37	Shirley, John Allison M. (Bud)	18	MO	Jasper	none
38	Sunday, David	38	PA	Jasper	farmer
39	Tingle, William	49	DE	Jasper	merchant
40	Walker, George B.	16	MO	Jasper	none
41	Webb, Austin	15	MO	Jasper	none
42	Webb, Thomas	36	TN	Jasper	farmer
43	Bledsoe, James Lauderdale*	16	TN	Lafayette	none
44	Bledsoe, Josiah Lauderdale*	19	MO	Lafayette	farmhand
45	Burton, Peter*	21	MO	Lafayette	none
46	Gann, Isaac Luther*	17	MO	Lafayette	none
47	Gann, Wesley Benton*	19	MO	Lafayette	none
48	Gann, William Butler*	12	MO	Lafayette	none
49	Graves, John Robinson*	29	KY	Lafayette	farmer
50	Hammond, Charles W.*	14	MO	Lafayette	none
51	Kincheloe, James Thomas*	16	MO	Lafayette	none

**F: BUSHWHACKERS—SEVEN-COUNTY SAMPLE**

	A		B		C		D		E	
	NAME	AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>	OCCUPATION					
1	Marshall, Julius*	28	MO	Lafayette	druggist					
52	Mitchell, Nathaniel Baxter*	20	MO	Lafayette	none					
53	Poisal, James Hamilton	25	VA	Lafayette	NF					
54	Poisal, McKendrie R. (Mack)	22	VA	Lafayette	NF					
55	Pool, Francis Marion (Dave)*	22	MO	Lafayette	NF					
56	Pool, John Adams*	21	MO	Lafayette	none					
57	Poole, William*	17	MO	Lafayette	none					
58	Prewitt, John Allen*	13	MO	Lafayette	none					
59	Reinhardt, Jack*	39	KY	Lafayette	merchant					
60	Sanders, Theodore	18	KY	Lafayette	none					
61	Sutherland, Zacharius (Zack)*	18	MO	Lafayette	none					
62	Thompson, James*	32	TN	Lafayette	farmer					
63	Waller, James*	30	KY	Lafayette	farmer					
64	Warren, James*	20	MO	Lafayette	none					
65	Warren, John*	19	MO	Lafayette	none					
66	Warren, Thomas B.*	20	MO	Lafayette	none					
67	Goode, John R.	26	MO	Newton	farmer					
68	Harmon, John	17	MO	Newton	none					
69	Henson, William	23	TN	Newton	farmer					
70	Johnson, Rector	36	MO	Newton	grocer					
71	Martin, Elijah M.	30	TN	Newton	farmer					
72	Matthews, Allen	44	KY	Newton	merchant					
73	Matthews, John	18	MO	Newton	saddlers apprentice					
74	Mayfield, Hiram	37	NC	Newton	farmer					
75	McCullough, Edward	27	VA	Newton	merchant					

F: BUSHWHACKERS—SEVEN-COUNTY SAMPLE

	A		B		C		D		E	
1	NAME		AGE <sub>1860</sub>	NATIVITY	HM_CNTY <sub>1860</sub>		OCCUPATION			
77	Price, Lafayette (Fay)		17	MO	Newton		none			
78	Ramsey, James		26	TN	Newton		blacksmith			
79	Ray, William F.		27	MO	Newton		farm laborer			
80	Waggoner, George		17	TN	Newton		none			
81	Jones, Edmond A.*		13	MO	Pettis		none			
82	Nichols, John*		18	KY	Pettis		famer			
83	Woodson, Thomas Jefferson*		24	MO	Pettis		miller			
84	Allen, Richard*		20	MO	Saline		none			
85	Benson, Dr. John W.*		24	MO	Saline		physician			
86	Cruzen, George Richardson*		15	VA	Saline		none			
87	Cruzen, Isaac Champlain*		19	VA	Saline		none			
88	Davis, Simon (Simeon) G.		14	MO	Saline		none			
89	Durrett, Richard*		24	MO	Saline		none			
90	Durrett, William Silas*		25	MO	Saline		farmer			
91	Ervin, John Chalmers*		21	MO	Saline		none			
92	Fletcher, John G.		42	VA	Saline		miller			
93	Jackson, William Sappington*		26	MO	Saline		farmer			
94	Noten, John W.		24	ME	Saline		renter			
95	O'Donnell, Thompson		17	PA	Saline		none			
96	Pulliam, John Drury*		15	MO	Saline		none			
97	Shaull, Joseph Lewis*		14	VA	Saline		NF			
98	Stephens, William M.*		31	MO	Saline		farmer			
99	Surbaugh, Henry Clay		15	MO	Saline		none			

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