substantial progress was made. Headon, Chester, and Southampton are notable examples where reformation failed. Reformation in rural parishes required an active, settled minister, a core body of parishioners to lead by example, and a supportive justice of the peace residing not far away. Few communities possessed all three, which made substantial reformation in rural areas an impossible goal. As such, puritans in rural communities simply scaled back their expectations of what was achievable: it was enough for them "to gather and inspire the elect, encourage the majority to lead decent lives, and shame or punish the profane" (238). What part 3 really demonstrates, although this is not Capp's take on it, is the remarkable capacity of humans to conform to unloved regimes only as much as they need to in order to avoid persecution.

In *England's Culture Wars*, Capp successfully demonstrates that, despite the myriad challenges it faced and the short time within which it had to work, the Interregnum puritan regime achieved a remarkable amount. Nevertheless, it is hard to agree with his conclusion that, had the regime lived on, "it is by no means impossible that the nation would have grown to accept it" (262). While it is true that the puritans survived into the Restoration as nonconformists, and would continue to play a significant role in England's religious and political life and in movements for social reform, they still remained a minority. The majority of English men and women, who simply conformed enough to avoid punishment, seemed more than happy in 1660 to revert to their old ways.

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Daniel Carey and Christopher J. Finlay, eds. *The Empire of Credit: The Financial Revolution in the British Atlantic World, 1688–1815*. Dublin: Irish Academic Press, 2011. Pp. 302. $74.95 (cloth).
doi:10.1017/jbr.2013.68

Carey and Finlay's edited volume, promisingly titled *Empire of Credit*, proposes to "consider how the Financial Revolution transpired in England, Scotland, and America" (12). It does not do this in a straightforward way, but instead it offers chapters that fall, with some overlap, into two broad categories. The first is the intellectual history of money during the long eighteenth century. The second is Irish financial history. A few unrelated articles fill out the collection.

In her book *Bimetallism*, Angela Redish wrote that "historians have filled vast tomes with the details of the characteristics and operation of commodity money standards—to them commodity money is a complex beast" (Cambridge University Press, 2000, 12). The first category of chapters of *Empire of Credit* contributes to this complexity (and to the large pile of books), with its focus on thinkers actively influencing money policy in England, Ireland, Scotland, and America. The subject is clearly the area where the editors are most comfortable, as shown by their own chapters: Carey's on John Locke's thinking during the English currency crisis of the 1690s, and Finlay's on David Hume's musings on commodity currencies.

Locke's attention to the problems of money, outlined in his debate with William Lowndes at the Treasury, is well known. Carey has presented Locke's ideas adeptly, ultimately placing them, in contrast to those of Charles Davenant, within the realm of imagination. This ontological connection is made through the extrinsic value of commodity currency, which turned Locke against limitless devaluation. Greater discussion of this idea would have enriched Carey's chapter, but instead, a large share is dedicated to a correct but niggling critique of Joyce Oldham Appleby's now-distant 1976 article "Locke, Liberalism, and the Natural Law of Money," (*Past & Present*, 71, pp. 43–69). In contrast to Locke's mature thinking (and Carey's parallel essay), Finlay's chapter on Hume's theory of money feels thin, because

Hume did not write very much about the topic. Finlay has combed the *Treatise* and the *Discourses* for references and concluded that Hume "was simply ambivalent about different forms of currency" (71).

Paul Tonk's chapter explores Scottish Enlightenment thinking about the question of paper versus commodity currency by examining four thinkers of the movement: Patrick Colquhoun, John Sinclair, William Playfair, and George Chalmers. These men were in broad agreement over the importance of public credit and its role in the maintenance of a strong state in an international atmosphere of revolution. The import of these ideas can be shown redoubled against the historical background: new figures from Julian Hoppit show that Customs and Excise revenues raised in Scotland increased more than tenfold between the Act of Union and 1799, almost all during the final quarter of the century. This context, and the opposition in some elite Scottish circles to rising exactions by London's extending sinews of power, puts into context the thinking of Tonks's subjects.

Roger Fechner's contribution takes the debate to postrevolutionary United States and the staunch commodity-money approach of John Witherspoon, his *Essay on Money*, and his influence on Alexander Hamilton's monetary decision making, which Fechner outlines in detail. Although little in Witherspoon's thought was original, his legacy was relatively important to early US financial policy and by extension perhaps to the conditions that led to Harry Dexter White's stance at Bretton Woods. Historical context is again limited, however. Witherspoon wrote against a background of long American experience of paper currencies, from emissions of individual colonies in the late seventeenth century (notes which continued to circulate), and the extensive issues of the Continental Congress—experiences whose influence on Hamilton and the nation's monetary future were surely critical. The same influence cannot be attributed to Bishop George Berkeley, the *Querist*, whose plan for an Irish national bank fell on deaf ears, as George Caffentzis's chapter explains. In so doing, however, the essay sheds light on some familiar attitudes about the Anglo-Irish establishment's relationship with Westminster.

C. George Caffentzis's chapter also falls into the second category of essays in *Empire of Credit*, those that discuss Irish financial history. Here Charles Ivar McGrath's contribution on the creation and maintenance of an Irish national debt is the key contribution. It provides detail of the phenomenon, focusing especially on who comprised Irish public creditors in the period from 1716 to 1745 and how the politics of state finance aligned with political and confessional identities. This is familiar territory for McGrath, visited in somewhat more detail in his book, *Ireland and Empire, 1692–1770* (Pickering & Chatto, 2012). Sean Moore's chapter on clerical lending as a force of coercion carries forward some of McGrath's themes, illuminating the widespread and longstanding practice of parish-level lending by clergy. Moore argues that proposals to create a national bank, discussed by McGrath, were defeated in part due to the threat they posed to this entrenched credit system. However, Moore's casting of clerical credit as "a form of debt bondage" (210) are perhaps overcooked, given the long history of the practice he describes and the loose religious responsibilities that borrowers and everyone else were expected to perform. Kevin Barry's essay turns to the literary commentary on money in Ireland at the end of the long eighteenth century and rounds out the collection well by highlighting contrasts between English and Irish views of the question.

Two further chapters appear in the volume. In its lone nod to the book's intriguing title, Hermann Wellenreuther presents a strong and highly engaging argument about an inversion of economic dependence between Britain and America well before independence in 1775. In contrast, Robin Hermann's chapter on the Royal African Company presents an interesting thesis—that its dual charter mandate of gathering gold and supplying slaves led ultimately to its failure—but one which uncomfortably conflates money and trade goods, and sidesteps other enormous challenges faced by the company—notably the loss of its monopoly in 1689.

Empire of Credit includes several essays that provide new insights and may prove of interest to a broad spectrum of scholars with an interest in money and national credit. However, taken as a whole, it seems to want to be two books—one focused on the evolution of thought related to money and the political economy, and another about Irish financial history. That they have been collocated in this volume, with some other bits besides, could mean that the content that deserves the most attention will be short-changed.

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Penelope Carson. *The East India Company and Religion, 1698–1858*. Worlds of the East India Company series. Woodbridge, UK: Boydell & Brewer Press, 2012. Pp. 291. $115.00 (cloth).
doi:10.1017/jbr.2013.69

Dr. Carson's book is a welcome addition to the discussion of religion in the British Empire. Her study of the East India Company is an unusually thorough one, covering the entirety of the period of the company's reign from the turn of the eighteenth century through the mid-nineteenth. This long chronological view allows her to point out continuity and complexity that have gone unnoticed. Her main goal here is to reveal the East India Company as an institution that was not antireligion, as its nineteenth-century evangelical critics charged, but rather one that had to balance the religious views of its leaders against political demands both in England and in India.

Carson's discussion of the eighteenth century is brief, but it provides an important context for understanding the nineteenth-century debates about the role of religion in the empire that make up the bulk of her study. Highlighting the long acceptance of missionaries from the Society for the Promotion of Christian Knowledge, Carson emphasizes the ways that for many early supporters of the company in Britain, it seemed appropriate to use the company as a way of spreading the Established Church in India. Throughout the book, she returns to this tradition and the ways that it belies the complaints of evangelicals about the company's antimission sentiment.

Carson is also attentive to the breadth of what "religion" in India included. Protestant missionaries, Anglican chaplains, Catholic priests, and Hindus all fall under this category, and Carson is careful to remind her readers that in order to understand how the company responded to religion, you need to understand all of these pieces. The company's official stance was one of toleration and neutrality, though the reality was never so simple. Early on, the company's acceptance of certain kinds of missionaries existed alongside company involvement in Hindu religious festivals. Within England this was viewed as an explicit approval of non-Christian religion. Quite early, then, evangelicals accused the company of hindering the Christianization of India by its alleged support of Hinduism. These accusations, Carson reminds us, ignored the tradition of company support of the Church of England.

The 1790s, Carson tells us, were a time of crisis. Evangelicals became much more outspoken in their desire to send missionaries into India. They stressed two reasons for this. First, they saw the company's expansion into the subcontinent as evidence of Providence directing the British people to spread the Gospel there. Second, they insisted that without Christianity, the people of India were living degraded and immoral lives. As Carson points out, the first of these arguments was not particularly challenging to many leaders within the company: they only questioned what methods might be most appropriate.

This only caused a crisis for the company because its charter was up for renewal in 1793. The greatest contribution of Carson's book is the meticulous detail she provides on the charter renewals of that year as well as 1813 and 1833. Evangelicals, led by William Wilberforce and others, attempted to insert a so-called pious clause into those charters that would, they hoped, allow missionaries unrestricted access to India and commit the company to advancing