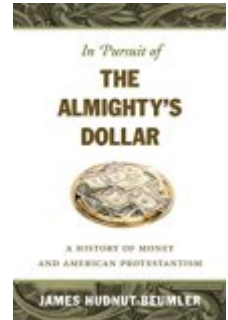


**James Hudnut-Beumler.** *In Pursuit of the Almighty's Dollar: A History of Money and American Protestantism.* Chapel Hill: University of North Carolina Press, 2007. xviii + 267 pp. \$29.95, cloth, ISBN 978-0-8078-3079-6.



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**Published on** H-Amstdy (October, 2007)

Entreating and cajoling for money are as frequent in American churches as hymnody. Yet the story of Protestant fundraising per se has largely gone untold. It is easy to imagine why: solvency hardly appears as significant as salvation. Not so, according to James Hudnut-Beumler, whose *In Search of the Almighty's Dollar* reveals concerns for money to be a driving force in Protestant history. To highlight how the shifting economy has inflected theology and denominational development, Hudnut-Beumler considers common but often overlooked fundraising homiletics and tithing advice literature written by ministers and their advocates from the 1750s to the present. This is no easy task. Placing fiscal matters front and center in religious history not only demands a careful revision of traditional narratives. But, since doing so pins the invisible hand to a cross of gold, it also calls for the reassessment of long-held assumptions about the immateriality of faith and the immateriality of finance.

Hudnut-Beumler champions the first charge, deftly reworking standard accounts of American Protestantism by mulling through swaths of ser-

mons and tracts on religious fundraising, like a latter-day Harry Stout. A prologue, which nods in style and signification to Rhys Isaac's dramaturgical intro in *The Transformation of Virginia* (1982), suggests religion's contingent social context around the mid-eighteenth century. Like what would come, ministers used biblical language to enliven their fiduciary relationship with congregants, demonstrating the worldly influence on seemingly rarefied sermons. Yet as chapter 1 describes, by the 1790s disestablishment ushered in a new order that would intone religious fundraising—and through it, development—until present day. The end of state support cast ministers from managerial echelons into a new class as workers. Still highly regarded, they now had to answer and appeal to congregants, themselves newly fashioned as both managers and consumers.

While Hudnut-Beumler is not the first to note that disestablishment effected religious competition and reverberated through the following years of awakenings, he revises our understanding by conceiving of it as "The Great Privatization." In this light, ministers did not merely adapt

their product to attract consumers in the newly free market of religion, *Selling God* (1995), as Lawrence Moore has argued. In addition, responding to a scenario in which compulsory tithes were untenable, church leaders had to hawk their specific institutions as well as their services. By focusing specifically on Protestantism's economy instead of the market as a metaphor for religious competition, Hudnut-Beumler uncovers the story of how church leaders invented new methods, and especially new discursive rationales, to draw congregants to church coffers.

Certain trends emerged, typically modeled along the contours of major economic patterns, but as often modulated by theological dispositions--attention to which forestalls any accusations of vulgar determinism. For example, when asking for funds in the early nineteenth century, many Protestant churches argued for "systematic benevolence." This rhetoric worked toward the regularization of voluntary giving by sacralizing church financing. Though ministers tapped into concerns about the budding national economy and morality in an industrializing age, they legitimized their requests variously, sometimes with specific exegetical reasoning and other times with general biblical evocations. So in one version of "systematic benevolence," the Calvinist tract writer, Parsons Cooke, interpreted Acts 4 and 5's charge to hold property in common as a biblical precedent obligating wealthy descendants of Saints to make donations (p. 20). Samuel Harris's version inverted Cooke's obligations, suggesting that tithing would give God his due, not because of precise mandate, but because keeping industrious donors committed to the church would apply their moral, sober, and thrifty ways to all God's economy (p. 27).

After the Civil War, churches kept pace with Progressive Era growth trends, blossoming into greater institutions with more complex programming, physical plants, and budgets. For some, institutionalization was a blessing. More settled

with their congregations due to political and generational commitment, they could insist on nearly obligatory tithing systems without losing the faithful to cheaper churches. For others, institutionalization came at a price. Despite their new and alluring amenities, churches now had to compete with an array of leisure options vying for their congregants' money. Either way, institutionalization could feel like secularization and ministers had to update their rhetorical rubric to maintain its sanctification. To do so ministers continued to evoke God's decree--whether citing Mosaic Law or reading the Bible as saying everything belonged to God--but instead of issuing calls for benevolence they began to tout the church's stewardship, positioning religion as a moral guide, if in need of financial support, in the modern wilderness. Critics of this trend also emerged, motivated as much by times of subsistence as by concerns that stewardship perverted the Bible's meaning. Some neo-orthodox thinkers and social gospellers alike chastised stewardship for complicity with corporate ideals while some evangelicals argued that personal salvation should be priceless. As Hudnut-Beumler helps clarify, stewardship's proponents and detractors may have begun to speak along divergent theological lines, but only because they shared the same reality: churches had become big business.

While fundraising tactics continued to find legitimacy in biblical origins and the church's moral leadership, after pushing through the Depression stewardship made increasingly various claims for the worthiness of religion. Some churches followed advertising's increasing attentiveness to individual shoppers by proffering personal salvation as worthy of support. Others abandoned elaborate theological basis by aligning with the national climate of godliness that grew during wartime and the Cold War. Still others tapped into the fifties buzz-trope, "responsibility," to revivify lagging stewardship. Amid this variety, Hudnut-Beumler perceives a common appeal to "lifestyle" interests, which continues to bind contemporary

churches, from small upstarts that cater to a specific clientele, to mega-churches that dish out to all clienteles under one roof.

If the book only performed this historical reassessment by analyzing a genre of understudied religious texts, that would be enough to recommend it. Because it offers alternative historical motivations, refigures periodizations, and integrates economics into religious narratives, it would serve particularly well as a foil in an introductory course in American Christianity. However, the book's secondary chapters make it exceptional. While thick, odd-numbered chapters employ literary analysis to form the bulk of the narrative outlined above, slim, even-numbered chapters retool this methodology by introducing different ones. Benefiting from Hudnut-Beumler's familiarity with recent scholarship on the material history of religions (in the late nineties he directed the Material History of American Religion Project), these chapters temper his sources' inherently top-down pitfalls by keeping an eye, and other sensors, to lived religion. Since Hudnut-Beumler uses his sources and methods conspicuously, and relates them, implicitly by alternation, to the traditional techniques used in the main chapters, the book can be as much about writing history as it is about the narrative he creates.

For example, chapter 2 performs an architectural read of churches—"a series of skeletons," he calls them, drawing attention to the deliberate methodological shift with his archaeological metaphor (p. 33)—as a way of assessing capital development. By chapter, Hudnut-Beumler introduces new source materials and ways of analyzing them. Chapter 4 looks at economic data, like census reports and records of ministerial pay, to highlight changing labor relations and ministers' decreasing social status but ongoing cultural esteem. Chapter 6 examines architectural growth to demonstrate the shift from institutional churches to consumer ones, noting, for example, how the Akron school plan and theatrical chapel designs

were stepping stones toward coffee and gift shops. Chapter 8 digests advice literature and novels by ministers' wives to access the financial tensions of the ministry as they played out in the home, particularly as these women struggled to keep up appearances of propriety without the funds to buy seemly property. All the while Hudnut-Beumler uses playfully colloquial language, expository metaphors, and guiding questions to draw out his points: the contemporary introduction of salad bars in restaurants and airbags in cars helps illustrate the ways church buildings assimilated to or differentiated from preexisting mid-nineteenth-century designs (p. 36); country club fees versus public radio fund drives explains the different methods used to operate collections from that time, too (p. 11).

No matter how didactic his use of metaphor and methodology might be, it is also where concerns creep in. As with any history based on a comprehensive analysis of literary texts, we have to be attentive to their authors' social position. This is why those even chapters hold so much potential—they have the ability to expose non-literary data that may complicate the written record. Yet Hudnut-Beumler's sources tend only to confirm and enhance his literary analysis rather than to challenge it, validating the outlook of the largely white, male, middle-class, if often downwardly mobile, ministers we encounter. A case in point is his chapter on women. Here Hudnut-Beumler does the invaluable task of analyzing literature by ministers' wives and integrating it into his narrative of Protestant fundraising by highlighting the real strains low wages caused their families. True to these sources, we see women coping with high moral expectations and coaching others on how to do the same, which does the important work of fleshing out their experience. Absent, however, are the fundraising campaigns they led, those led by laywomen organizations, or their simple insistence on a family's weekly giving, all of which could demonstrate the active part women took in raising capital—whether in line with or in distinc-

tion from their husbands' theological record that is the book's basis. For example, the case of certain black women's fundraising, particularly under specifically charged moments of racial relations, calls into view a much more diversified narrative than Hudnut-Beumler's. A wider array of motivations for and significations of fundraising emerges, rending the Protestant banner into variant expressions.

Continuity, however, seems to be the point Hudnut-Beumler wants to make. And from his perspective it is hardly wrong to do so: viewed by their economic pressures, there are more similarities among churches and the ways they ask for money, no matter what their political or denominational leanings, than differences. As he describes it, "What drives the analysis presented here is a concern for understanding the ways in which something may change in history, without its outward identity shifting.... In a dramatic way, being in the 'church business' makes all American Protestants more like one another than they themselves would think" (pp. xi-xii). Though he goes on to suggest the various ways religious life has developed in the United States, his methods and source selection belie any significant differentiation. Continuity occurs, he goes on to explain, because all churches must navigate basic sacred-secular incongruities: "In the end, I hope readers will agree that it is precisely the tension between the spiritual and the material requirements of religious life in the American setting that accounts for the singular ways and means that have been embraced to carry out organized religious life in this country over the last two centuries" (p. xii).

To introduce this relationship between "sacred" and "secular" categories, which is an inevitable implication in such a study, is to raise a series of partisan, theological questions. If, as he says, "250 years of voluntary support for religion and competition for the Almighty's dollar have transformed American Protestantism into a multifaceted, highly adaptive socioeconomic entity that

is more ubiquitous than even McDonald's restaurants in contemporary culture," then we are left to ask, what makes churches so different than Mickey D's (pp. 228-229)? If all Protestant variations are alike because of their engagement with material demands, what exactly is this spiritual dimension that distinguishes them from other cultural forms? Hudnut-Beumler gives us few answers, nor should he, since his book is interested in other questions. But by avoiding these central issues he implicitly positions the sacred as the book's champion—a dynamic yet continuous, watery everything, the numinous—and therefore ultimately undefined. In a book that successfully demystifies the religious economy, this categorization looms as the hazy edges of an otherwise crystalline analysis. To say so is hardly to point out a fault, and certainly does not suggest that Hudnut-Beumler has led us astray as if motivated by some mean-spirited faith. Rather, in shedding light on its important and overlooked topic, *In Pursuit of the Almighty's Dollar* prepares us to hazard these provocative questions.

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**Citation:** Seth Feman. Review of Hudnut-Beumler, James. *In Pursuit of the Almighty's Dollar: A History of Money and American Protestantism*. H-Amstdy, H-Net Reviews. October, 2007.

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