



# The Money Cult: Capitalism, Christianity, and the Unmaking of the American Dream

*Chris Lehmann*

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**The Money Cult: Capitalism, Christianity, and the Unmaking of the American Dream** Chris Lehmann  
A grand and startling work of American history

America was founded, we're taught in school, by the Pilgrims and other Puritans escaping religious persecution in Europe--an austere and pious lot who established a culture that remained pure and uncorrupted until the Industrial Revolution got in the way.

In *The Money Cult*, Chris Lehmann reveals that we have it backward: American capitalism has always been entangled with religion, and so today's megapastors, for example, aren't an aberration--they're as American as Benjamin Franklin.

Tracing American Christianity from John Winthrop to the rise of the Mormon Church and on to the triumph of Joel Osteen, *The Money Cult* is an ambitious work of history from a widely admired journalist. Examining nearly four hundred years of American history, Lehmann reveals how America's religious leaders became less worried about sin and the afterlife and more concerned with the material world, until the social gospel was overtaken by the gospel of wealth.

Showing how American Christianity came to accommodate--and eventually embrace--the pursuit of profit, as well as the inescapability of economic inequality, *The Money Cult* is a wide-ranging and revelatory book that will make you rethink what you know about the form of American capitalism so dominant in the world today, as well as the core tenets of America itself.

## The Money Cult: Capitalism, Christianity, and the Unmaking of the American Dream Details

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## From Reader Review The Money Cult: Capitalism, Christianity, and the Unmaking of the American Dream for online ebook

### BlackOxford says

#### Religionising Society

Like Harold Bloom (<https://www.goodreads.com/review/show...>) and Terry Eagleton (<https://www.goodreads.com/review/show...>), Chris Lehmann identifies Gnosticism as the central belief of Americans, not just in terms of the theological rationalisations provided by the growing number of proponents of the uniquely American 'Prosperity Gospel', but also in terms adopted from this theology by the secular culture. It is this continuing path from religion to culture rather than any cultural influence on religion that Lehmann explores.

Lehmann's general thesis is that the religion of America is the abiding source of an evolving secular culture, it's elan vital. It is a mistake to believe, according to Lehmann, that religion has been progressively secularised since the 18th century. Rather, it is American culture that has been constantly shaped by the developments in American Christianity from Calvinist Puritanism, to Arminian Methodism, Emersonian Transcendentalism, Holistic Pentacostalism, Mormonism and finally today's evangelical mega-churches that preach the doctrine of holy wealth.

This evolution is (somewhat paradoxically) one of the increasing sanctification of the material world. The apparent contradiction between the Gnostic belief in the inherent evil of the created world and the striving to get ahead within it, is resolved by the American ethos of continuous self-recreation, itself an evolutionary process of incorporating more and more of the world into the boundaries of the self.

The world, as it were, becomes better the more it is subject to and the result of an individual will. Wealth becomes not just a Puritan sign of divine favour; it is reward expected for an implacable will. Wealth then becomes Mammon baptised and spiritualised. It doesn't simply change the way we live, it changes our being.

Money, in short, is grace. One empirical verification of this thesis is Donald Trump's otherwise unaccountable success among evangelicals. He is patently a man of grace.

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### Jennifer says

I'm calling this one done. I'll probably actually finish it just because I'm nearly done, but he could have said this in way less pages. There was not a lot of new information for me coming out of the "evangelical" culture. I think he's stretching trying to tie the prosperity gospel religions to the early Americans, though. Maybe the Mormons (they are the richest American domination and there's a much better book about that out there somewhere - I think it's called "The Mormon Murders"). I grew up in the Southern Baptist church and while it is pretty cultish, I did not grow up in a prosperity gospel tradition. We always made fun of the televangelists, so his including Southern Baptists didn't fit with my experience. It could be that it fits now, but I've been unchurched for about 15 years now. His description of the prosperity gospel religions fits with what I've seen of pentecostal churches. Oh, he did have a good chapter that was basically "books not to read" and a section about the "Left Behind" series which I just skimmed. I don't need to know the plot of that; I've read the Bible.

## Angie Lee says

I wanted to really like this book, I have long been fascinated as to how "good Christians" is determined by how much material wealth one accumulates without helping others. I had expected this book to touch on that a bit more based on the first few opening pages but instead I got a long winded history of how people got into church and then used their own belief system as a way of making their own little cults. I think that Lehmann makes some excellent points but a lot of it got lost in the presentation.

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## David Dinaburg says

A sense of trauma permeates this text; I will not let it into my mind. Though packed with information, I leave each page either despondent at the state of the world or devoid of remembrance. The minutia is impressive, but impassive; Johns and Thoms and 200 years of colonial appellations, their lives' arc radiating outward from their introductory interruption of the text.

I cannot handle it, I cannot absorb it. Sixty-odd pages passed before I hit a moment of textual flow:

Broadly, these millennial believers fell into two camps. The *premillennialists* argued that the great moment of cosmic reckoning foretold in Revelation would be swift and epically indifferent to puny human efforts to urge on its arrival. In their view, based on their reading of the recondite language of Revelation, the thousand-year reign of Christ (i.e., the millennium) would come after the Final Judgment--so it made no sense for people to smooth the path for Jesus' return with incremental feints at social reform. At best, such efforts were absurdly self-defeating, since all would be swept away in God's crowning show of wrath; at worst, social reform was a species of hubris, since it placed the upstart reformist conceits of humanity in the presumptuous role of prelude to the main event.

*Postmillennial* believers, on the other hand, contended that the reign of Christ would precede the final moment of judgment. It therefore behooved concerned Christians to gradually improve human society so that the millennium would be smoothly integrated into the existing order of things. The general sense was that the Savior would take a very dim view of disarrayed social conditions and rampant injustice on his return to Earth; they would represent grossly squandered opportunities for Christian charity, and they'd probably weigh adversely in the balance for the communities of believers hoping to dwell infinitely in God's grace upon the millennium's eventual return.

This is interesting, perhaps a star turn for the coming pages. And then the book reverts—there is a new era of America but the same formula is applied—dates and names and facts so dense as to be non-existent, another sixty pages before things might slide into place for that brief moment of tranquil elucidation.

The ratio is off in Money Cult, it is panning gold in a river of muck for days at a time. Certainly there is someone for whom this text was written, but its bleakness is surely not for me.

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### **Peter Mcloughlin says**

Good treatment of the symbiotic relationship between a certain strain of Christianity that is apparent in the likes of Joel Olsteen and Creflo Dollar these days but has a long tradition in American Christianity. A mixture of prosperity gospel, market boosterism, belief that wealth equals virtue and other assorted ills that have help the pathology of the american brand of capitalism. The relationship between this mammon like form of Christianity as a bulwark of plutocracy goes back pretty far maybe as far back as the first great awakening before the American revolution. This nexus of Christianity and Capitalism has not in the author or my view been a benefit to America but it is perennial.

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### **Liz says**

I had high hopes for *The Money Cult* because the introduction was incisive and prophetic - I hoped for an indictment of the modern American church's love affair with and worship of mammon. However, whatever prophetic statements Lehmann makes get lost in the mire of an excessively verbose, seemingly intentionally confusing writing style. This book could have benefited from serious editing - there's a lot of history, which is great, but not every historical piece of evidence of what formed the modern American church needs to be given the same airspace.

The most clear chapters were the chapters on Mormonism as the exemplar of the money cult church, and the hilarious literary criticism chapter of the LaHaye/Jenkins *Left Behind* series.

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### **Frank Ogden says**

Highly Recommended in understanding the economics of our church.

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### **Tom Buchanan says**

Really takes off once it gets passed the butter churn era.

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### **Greg says**

Just as it is impossible to begin to understand the complicated rivalries of the Middle East without an appreciation for the crucial role that various religious faiths have long played there, so is it also difficult to comprehend American politics without an awareness of religion's central role in the story of the United States.

Unlike in Europe, where Protestants and Catholics competed for the loyalties of its people since the outbreak of the Reformation, Protestantism early assumed a dominant role in the United States. Both Frances Fitzgerald's *The Evangelicals: The Struggle to Shape America*, and Chris Lehman's *The Money Cult: Capitalism, Christianity, and the Unmaking of the American Dream*, examine not only how it has been an integral part of American history from its colonial beginnings, but also how its more conservative values have come to play such a key role in many important policy issues from the second half of the 20th century

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onward.

While Ms. Fitzgerald devotes the bulk of her book to developments in the 20th century –when the voice and power of conservative Christians came to assume a decisive role in America’s divisive “culture wars” – Mr. Lehman focuses on how these fundamentalist adherents became so intertwined with, and supportive of, unrestrained capitalism and the celebration of material wealth.

Among the most important of the earliest settlers were the Puritans, so-called because of their conviction that their practices were “purer” than those of the Church of England. Puritan theology owed much to the teachings of John Calvin, a key Reformation leader who believed that depraved humanity was not only “despised” by an angry, jealous deity, but also – without God’s merciful forgiveness – condemned to eternal damnation.

Also inherent in Calvin’s theology was the concept that each individual’s fate was essentially “predetermined,” since God – possessing all knowledge – knew before anyone’s birth just who would be “saved” and who would be “lost.” This created an undeniable tension with those who believed that individuals possessed “free will”:

- Were individual “choices” really free, or were they foreknown – hence pre-determined – from the beginning of time?
- Furthermore, what was the relationship, if any, between the choices persons made their lifetimes and their fate after death?

To allay the consequent anxieties of many, Calvin also taught, however, that people could learn who the lucky few were by observing their earthly lives: the “chosen” were those who prospered while those who suffered or failed were destined to be among the “lost.” It was but a short leap from this to the hopeful suspicion that perhaps individuals could positively “influence” their destiny if they were to achieve success or standing in this life.

As new colonists continued to arrive in North America in the 17th century, they frequently left behind the more established cities of the Atlantic coast – where the earliest colonists had settled – and began migrating further inland, settling in small, rural villages. The ministers who chose to follow them – some formally ordained and many non-ordained, pious laymen – were usually less educated than the leaders of the coastal cities’ established churches.

It was in these rural areas that extraordinary revivals, which came to be known as spiritual awakenings, occurred on several occasions in the 18th and 19th centuries. These large gatherings featured astonishing examples of otherwise normal persons speaking in tongues, experiencing ecstatic states, and undergoing intensely emotional conversions that convinced those involved that they had experienced a personal connection with the divine. Their excited retellings, bolstered by the accounts of observers, sparked a broader enthusiasm that infectiously spread through neighboring villages and communities. Over time, these experiences modified the harsh theology of the early Puritans into a more accessible form.

Since these conversion experiences were intensely personal – experienced by average men and women who often knew little scripture or doctrine – they contributed to a suspicion of, and even an aversion to, persons possessing academic or scientific credentials. Moreover, since it seemed that good fortune – say, an uptick in a business venture, or a bountiful harvest – frequently came to those who had undergone such experiences, material gains came to be understood as an outward sign from God marking those who had been “saved.”

It was, then, only a small step to embrace the operation and fruits of capitalism as an integral experience of their religious faith, the genesis of what Chris Lehman identifies as the money cult that celebrates “wealth as a spiritual virtue in American Protestantism” and, by “minting the promise of individual salvation into a precept of economic advancement, [allows] today’s prophets of prosperity [to ignore] entirely matters of economic justice as they pertain to Christian morality....”

Throughout the latter 19th and into the 20th centuries, these fundamentalist communities routinely jostled with the more mainline Protestant churches – and, because of immigration, the growing influence of the Catholic Church – over interpretations of Jesus’ teachings concerning the importance of caring for one’s neighbors and of working to make “this world” a more just and compassionate place. The more fundamentalist sects, while fervent believers in the necessity of personal reform (such as avoiding tobacco, liquor, and other vices), were, nonetheless, wary of larger social reform movements since these appeared too accommodating to modernism and its many threats to established authority.

While it often seemed in the first half of the 20th century that fundamentalist sects were dwindling in influence and in the number of adherents, this was not the case. In fact, even into the present day, fundamentalism's appeal has always been strongest in the South and in America's rural areas, the very places where lingering racism, suspicion of various elites, and resentment towards "others" – immigrants, freeloaders, and welfare-dependent "takers" who demand and consume ever-increasing amounts of attention and federal dollars – have always been strongest.

It is hardly surprising that those with the most conservative religious convictions have been drawn into the orbit of those with the most conservative political views. Especially since the 1970s, religious fundamentalists have acquired ever-greater power within the Republican Party and have become key allies of the ideological Right. Their aversion to science and fact, coupled with their devotion to doctrine and myth, is allowing the interests of the wealthy elite to ignore the pressing needs of the many while pursuing policies favoring the few.

Civilization is, at best, a very thin veneer covering human irrationality; it can exist only as long as a sufficient number of citizens choose facts over lies and rumors, prefer substance and achievement in policy proposals and action rather than fractious division, and support the rights of the larger community over the wishes of the greedy few.

These books make it very clear that America's "civilization," in fact somewhat less glorious and refined than advertised, is in grave danger of falling prey to the priesthood of the devoted ignorant.

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## **Edward Sullivan says**

A compelling work of social criticism examining the intricate ties between American Protestantism and capitalism from the colonial period to the present.

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## **Ethan says**

An exploration of the associations between American capitalism and Christianity.

The author develops the thesis of what he calls the "money cult," a symbiotic and mutually reinforcing relationship between certain tenets of American Protestantism and its developing capitalistic economy. He looks fondly upon the Puritans as having a more communitarian practice; he explores what he deems the degeneration of this culture as it moves toward the more rugged individualism of the later colonial era and the first and second Great Awakenings, the latter of which especially promoted primitivism and emphasized the importance of hard work to get ahead. Mormonism and Pentecostalism are especially emphasized in terms of their religious and capitalist associations; much is made of New Thought in the 19th century. In the 20th century the author sees the continuation of this "money cult" ethos in the work surrounding Bryan and especially Peale; the work ends with a blistering critique of the American capitalist spirit suffusing the Left Behind series.

The book does well at advancing its thesis in its general sentiment: American Protestantism has profoundly shaped the American capitalist economy and itself has been strongly influenced by it as well. What passes for "Christian" economic philosophy among American Christians need not be the only way that the ethos of the NT is understood, and the book explains how the American philosophy developed.

At times, however, the author seems to be stretching the evidence. His use of "Gnostic" is a bit baffling; he uses it for just about everything, from the Cane Ridge revival to Mary Baker Eddy. Granted, the term is so expansive and flexible that it can mean just about anything, but generally maintains the idea of salvation by knowledge at its core, and not necessarily askance at institutions. A more precise use of philosophical terms would do better at not undermining his argument, since there are more discontinuities than continuity between, say, revivalism and Christian science. And in some details there was a bit of confusion, much of which is likely due to the author's lack of experience in the groups in mind (e.g. dispensational premillennialism pre-dates Pentecostalism and significantly influenced all of Evangelicalism, not just Pentecostalism). This is not surprising considering the breadth of the project.

Nevertheless, an eye opening work worthy of consideration.

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### **Udeni says**

"The Money Cult" traces the development of the idea that wealth accrues to the pious, not to the corrupt, the criminal, or the already-rich. The central thesis is that religion in America has never been secularized; instead the "market was sanctified". From the early days of modern American history, Protestant settlers justified their expansionist ambitions by deciding that their material success was God-given. Lehman traces a direct line from the early Puritans through Mormons, Pentecostals, Christian Scientists to today's "Prosperity Preachers" in their mega-churches. The argument would appear to explain the Bible Belt's indifference to the withdrawal of Obamacare: if God rewards only the wealthy, then the poor must deserve their poverty, so who cares if the poor fall sick? It's God's will.

The three stars reflect the verbose and confusing writing style, which eventually defeated me. I only finished 5 out of the 10 chapters. The chapter on the Left Behind series is worth reading though: it is a furious and frequently hilarious denunciation of evangelical apocalyptic fiction.

This book is not an easy read for non-theologians and when it arrived in my library, was stored on the Theology shelves. The text contains a plethora of terms such as theodicy, Gnosticism, rationalism etc. which make it challenging for the layperson. This is a shame. "The Money Cult" is the only book that has convincingly explained modern American phenomena such as Trump, climate change denial, even the fascination with apocalyptic stories such as the Walking Dead or The Leftovers. A firmer hand from a good editor would have helped.

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### **Jeremy says**

The Money Cult is broad in its scope, examining Protestant Christianity's relationship to wealth from the first settlers off the Mayflower to modern peddlers of the Prosperity Gospel like Joel Osteen. Lehmann shows how over time Protestants moved from an ambiguous attitude toward wealth, to sanctifying it, and ultimately embracing it as a sign of divine favor. Lehmann's tone is balanced and objective, at least until the final chapter when he launches a sharp (and highly entertaining) critique of the Left Behind series.

The strength of the book is its ability to shine a light on the view of money within Protestant churches that is so ubiquitous that it is taken for granted. There's no inherent reason that Christianity should sanctify the American version of Capitalism, but almost no Protestant leader questions the sacredness of private property, the goal of business being to maximize profit (even at the expense of workers or the environment), or the accumulation of wealth. In fact, increasing material prosperity is often seen as an obligation for the believer

in order to show that he is "bearing fruit" and receiving divine favor. This in spite of warnings in the Bible such as Isaiah 5:8 which states, "Woe to you who add house to house and join field to field till no space is left and you live alone in the land." And as Lehmann argues, the effects of this acceptance of wealth as a sign of divine approval has a dark flip side - the poor are either being punished by God or lack the faith to "name it and claim it."

As much as I enjoyed the book, there are a few areas where I thought it was lacking. First, it focuses exclusively on Protestantism. I would have liked at least a brief note explaining why Catholicism was not included in the discussion. Is Catholicism somehow immune to the excesses of the Protestant church? If so, what has enabled the Catholic Church avoid the same errors as the Protestants? Second, I would have liked to have seen more nuance in the approach to twentieth century Protestantism. Lehmann presents it as a monolith, but anyone within the tradition knows that it is highly fragmented. Churches who embrace laissez-faire capitalism and a TEA Party ideal for government may nevertheless be highly critical of the 'Health and Wealth Gospel' or Word of Faith. Finally, there were a distracting number of typos in the book. This is a minor criticism, but in an otherwise beautifully written book, the errors were jarring.

In spite of my criticisms I think this is an excellent, timely, and important book that deserves a wide audience. I especially hope pastors and laypeople within the Protestant tradition will take the time to carefully consider Lehmann's arguments. Unfortunately, Lehmann didn't provide any suggestions as to how to reform Protestantism. That change will have to come from within the Protestant churches.

(Another excellent book examining similar themes is Peter Brown's *Through the Eye of A Needle*, which explores the Church's evolving relationship to wealth during the Late Antique period).

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