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Lyman Stewart and Early Fundamentalism

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An analysis of Lyman Stewart, California oilman and patron of early American fundamentalism, reveals much about the mutual transformations of American religion and capitalism in the early twentieth century. As an expositor of Victorian moralism and California Progressivism, as a missionary for dispensational fundamentalism, and a leader in industrial extraction, Stewart applied the logics of supernatural religion to his oil speculation and the logics of industrial capitalism to his religious work. As one of the chief architects of twentieth-century fundamentalist aspirations, Stewart pursued dueling objectives. On the one hand, he fought for empire and cultural custodianship; on the other hand, he argued for purity and cultural separatism. It was not theological or ecclesiological beliefs that produced this dual aim, but the commodification of religious work. As oil became transmuted into religious capital, religious work—particularly pastorates, missionary work, and theological education—became commodities that could be bought and sold, regulated, and appraised in terms of both purity and production.

By 1920, Lyman Stewart ruled over twin empires of oil and religion. The company he founded in 1884, Union Oil of California, had grown from seven dry wells and a pile of debts into a 125 million dollar conglomerate. Just forty years after its founding, Union Oil owned more than 800,000 acres of land across the western United States. It produced more than 18 million barrels of oil per year, and operated a massive network of wells, pipelines, refineries, steamships, and of course, gasoline service stations, making it one of the ten largest petroleum companies in the United States.[1] The *Los Angeles Times* once described Union's President, the now long-forgotten Lyman Stewart, as "too well known to need any introduction."[2]

Yet Stewart's religious empire was equally vast, if less centralized. A Presbyterian layman with no theological training, Stewart's influence on twentieth-century American religion overshadowed that of most of his

[1]"Western Securities," *Los Angeles Times*, January 25, 1925, 17. Joseph Ezekiel Pogue, *The Economics of Petroleum* (New York: John Wiley & Sons, 1921), 73.

[2]"Her New Mission Opened Yesterday," *Los Angeles Times*, April 9, 1902, A1. Given the increased scholarly attention on economics and religion, Stewart's present anonymity may be short-lived, yet the best biographical treatment of his life remains an unpublished dissertation: Robert Martin Krivoshy, "'Going Through the Eye of the Needle': The Life of Oilman Fundamentalist Lyman Stewart, 1840–1923" (Ph.D. Diss., University of Chicago, 1973).

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contemporaries, including his fierce business rival, liberal Baptist John D. Rockefeller. By his death in 1923, Stewart had likely contributed more money to conservative religious causes than any contemporaneous figure.[3] A few of Stewart's projects became famous. In 1909 he concocted the idea for *The Fundamentals*—the series of books at the etymological heart of the fundamentalist movement. Along with his brother Milton, he organized and funded the publication of twelve volumes of tracts on "the Christian fundamentals," aspiring to send free copies to "all the English-speaking Protestant ministers" in the world.[4] Over three million copies were distributed between 1910 and 1915. In his later years Stewart established the Bible Institute of Los Angeles (now Biola University), which quickly became the most important center for conservative theological education west of Chicago.[5] His extensive correspondence with—and patronage of—many of the leaders of the early fundamentalist movement demonstrated

[3]By 1914, Stewart had contributed more than two million dollars to religious publishing ventures and the Bible Institute of Los Angeles alone. While this paled in comparison with Rockefeller's gifts to the University of Chicago—in excess of 80 million dollars—it represented enormous sums in almost every other religious context. When placed alongside Stewart's support of individual ministers, his funding of missionaries and mission projects, and his countless smaller contributions, it is hard to imagine a more influential patron of the budding fundamentalist movement.

[4]Lyman Stewart conceived of the project of *The Fundamentals* along with Baptist evangelist A. C. Dixon, who he engaged to edit the series. Although Milton Stewart contributed roughly a third of the funds, he expressed little interest in the project preferring to focus his energies on foreign mission projects. Stewart targeted religious professionals as his audience: "ministers, evangelists, missionaries, theological professors, theological students, Y.M.C.A and Y.W.C.A. secretaries, Sunday School Superintendents, religious lay workers, and editors of religious publications" (Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers, Biola University, LaMirada, California). To achieve this ambitious distribution goal, Stewart's Testimony Publishing Company generated a large (and much envied) mailing list of Christian workers, with over 300,000 names by the time the first volume was sent out. A model for later religious direct mail marketing approaches, Stewart recognized the exclusive value of his mailing list. Even series authors were denied access to the valuable list, as Stewart rebuffed one request by writing: "the committee stands very firm, and is not disposed to concede the privilege to any one of its members of using any portion of its mailing list" (Lyman Stewart to A. C. Gaebelein, January 15, 1913, Lyman Stewart Papers). After setting up the Testimony Publishing Company, Stewart avoided meddling in the editorial operations, leaving the work of recruiting authors and vetting topics to Dixon and the series' subsequent two editors, Louis Meyer and Rueben A. Torrey. For more on the history of *The Fundamentals*, see: Timothy Gloege, *Consumed: Reuben A. Torrey and the Construction of Corporate Fundamentalism* (Ph.D. Diss., University of Notre Dame, 2007); Krivoshy, "Going Through the Eye of the Needle"; George M. Marsden, introduction to *The Fundamentals: A Testimony to the Truth* (New York: Garland Publishing, 1988); Ernest Sandeen, "*The Fundamentals*: The Last Flowering of the Millenarian-Conservative Alliance," *Journal of Presbyterian History* 47 (March 1969): 55–73; and idem, *The Roots of Fundamentalism; British and American Millenarianism, 1800–1930* (Chicago: University of Chicago Press, 1970).

[5]In 1949, the Bible Institute of Los Angeles officially changed its name to Biola College, and later to Biola University. In Stewart's lifetime, however, it was called either the Bible Institute or B.I.O.L.A., and this paper retains that usage.

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Stewart's sway in the various tight-knit fundamentalist networks. While Rockefeller built a massive chapel to tower over his extravagantly funded University of Chicago, Stewart's more modest Bible Institute achieved similar influence in American culture as it trained generations of leaders and missionaries for conservative Protestant causes in America and throughout the globe.

In many respects, the conservative Stewart was cut from the same cloth as liberal Progressives such as Rockefeller. He embraced Victorian mores and the idea of benevolent patriarchy. He combined extravagant philanthropy with voracious business practices. Yet their differences illuminate more than their similarities. While Rockefeller's professionalized university and big industry presumed secularized authority in science and economics, Stewart adopted a form of wildcat capitalism that re-enchanted the supposedly rational operations of modern capital. Stewart's economic ideas intermingled with his beliefs in dispensational premillennialism to create an economic and religious universe defined by the quest for hidden treasures and an overwhelming sense of urgency. Blurring the boundaries between industrial capitalism and millennial religion, Stewart sought to immediately transmute his oil riches into "living gospel truth."

Lyman Stewart's life offers another perspective on the complex modern relationships between religion and capitalism.[6] The developing historiography of Christianity and capitalism lacks a clear articulation of Stewart's world. Stewart helped bridge the gap between the Victorian project of attempting to bring restraint and moral order to capitalism and technological change, and the subsequent twentieth- and twenty-first-century forms of extractive affluence and millennial capitalism that imagined wealth as a product of supernatural blessing instead of a product of labor and

[6]A growing body of scholarship has reflected on the interactions of religion and capitalism in American history. One of the first forays into this conversation came with the essays published in Mark A. Noll, ed., *God and Mammon: Protestants, Money, and the Market, 1790–1860* (New York: Oxford University Press, 2002). The last few years have seen a bull market run of scholarship on this topic, including: Richard J. Callahan, Kathryn Lofton, and Chad E. Seales, "Allegories of Progress: Industrial Religion in the United States," *Journal of the American Academy of Religion* 78 (2010): 1–39; Darren Dochuk, *From Bible Belt to Sunbelt: Plain-folk Religion, Grassroots Politics, and the Rise of Evangelical Conservatism*, 1st ed. (New York: W. W. Norton, 2011); Katherine Carté Engel, *Religion and Profit: Moravians in Early America* (Philadelphia: University of Pennsylvania Press, 2009); idem, "Religion and the Economy: New Methods for an Old Problem," *Early American Studies* 8 (Fall 2010): 482–514; Alison Collis Greene, "No Depression in Heaven: Religion and Economic Crisis in Memphis and the Delta, 1929–1941" (Ph.D. Diss., Yale University, 2010); Sarah R. Hammond, "'God Is My Partner': An Evangelical Business Man Confronts Depression and War," *Church History* 80 (2011): 498–519; Bethany Moreton, *To Serve God and Wal-Mart: the Making of Christian Free Enterprise* (Cambridge, Mass.: Harvard University Press, 2009); and Mark R. Valeri, *Heavenly Merchandize: How Religion Shaped Commerce in Puritan America* (Princeton, N.J.: Princeton University Press, 2010).

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human relationships.[7] Like the California gold rush of 1848–1849, Stewart's brand of oil fever reshaped religious ideas about money. In both contexts, divination, superstition, and luck became dominant religious themes. Contrary to classical theories, Stewart believed that religion and capitalism were not dichotomous forces.[8] Max Weber's Protestant work ethic did not entirely disappear, but it was reconfigured by wildcat capitalism in which speculative risk-taking and superstitious beliefs led to either great riches or quick bankruptcy, or often both. Riches were no longer a natural reward for work, but a consequence of divining supernatural signs. Wealth, in the form of black crude oil, was conjured from the ground largely independent of work or ethic, obscuring any clear relationship between labor and value.[9]

While Stewart's blend of Christianity and capitalism reshaped ideas about money, its influence on religious ideas and institutions was even more profound. He helped establish the dual aspirations of twentieth-century American fundamentalists. On the one hand, he sought cultural custodianship, pursuing, through missions and education, an empire of Christian morals in the United States and abroad. On the other hand, he sought to preserve the purity of what he saw as traditional Protestant belief by encouraging a protective separatism from epistemically contagious forces. These dual aspirations for empire and purity were not grounded in specific theological tenets, but based on the assumption that religious activity could be regulated according to the logic of the market. Even as Stewart saw his oil riches transmuted into religious capital, he saw religious work—particularly

[7]The phrase "millennial capital" was extracted from Jean and John Comaroff's influential anthropological work on twenty-first-century global capitalism. They describe millennial capitalism as: "a capitalism that presents itself as a gospel of salvation; a capitalism that, if rightly harnessed, is invested with the capacity wholly to transform the universe" ("Millennial Capitalism: First Thoughts on a Second Coming," *Public Culture* 12 [2000], 292). However, as oil wildcatters like Lyman Stewart demonstrate, the seeds of this strain of enchanted capitalism were being sown long before the twenty-first century.

[8]Scholars of American Christianity and capitalism have most frequently taken their departure from Max Weber's analysis in *The Protestant Ethic and the Spirit of Capitalism*. While Weber's work is indubitably complex, scholarship has tended to focus on two questions raised by his work: whether Protestantism played a role in giving birth to capitalism in America (or conversely, whether it served as a form of restraint on markets), and whether secular (or secularizing) capitalism has subsequently functioned to replace Protestantism in the wider culture. For a helpful discussion of Weber's role in these conversations, see: Engel, "Religion and the Economy," 486.

[9]While this paper focuses on the relationship between oil wildcatting and American religion, it is important to acknowledge that the American encounter with oil was multifaceted. Alongside the dispensationalism of Lyman Stewart, different experiences of oil enabled the mainline respectability of John D. Rockefeller and the Spiritualism of Abraham James. See, Darren Dochuk, "Blessed by Oil, Cursed with Crude: God and Black Gold in the American Southwest," *Journal of American History* 99 (2012): 51–61; and Rochelle Raineri Zuck, "The Wizard of Oil: Abraham James, the Harmonial Wells, and the Psychometric History of the Oil Industry," *Journal of American Studies* 46 (2012): 313–336.

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pastorates, missionary work, and theological education—as commodities that could be bought and sold, regulated, and assigned value in terms of both purity and productivity. In sanctified oil wells and the wage labor of missionaries, the enchantment of capital and the commodification of religion took on the character of a new, objective, autonomous reality.

I. Millennial Capitalism

In September 1859, Edwin Drake first struck oil at Titusville, Pennsylvania. Oil fever quickly swept the region. Promising vast riches from lucky strikes, oil wildcatting defied the traditional Protestant-capitalist alliance that linked hard work and thrifty living to material success. As historian Brian Black described, the early world of oil speculation brought about "a culture of boom," in which "searching for oil [brought] the chance of the gambler to the controlled world of industry."[10] Twisting the clear causal connections between labor and success, oil wildcatting re-enchanted the Protestant ethic, and replaced it with a new, holier spirit of capitalism.

By the mid-nineteenth century, the extraction of natural resources and industrial manufacturing had already reshaped American religious imaginations. Traditional economic theories posited that wealth emerged from the surplus value of human labor. Extracting value from most natural resources, such as coal or lumber or cotton, was labor intensive. By the time of Drake's strike in the mid-nineteenth-century, this process of converting labor into wealth produced some of the central metaphors of religious life. In what historians Richard Callahan, Kathryn Lofton, and Chad Seales described as "industrial religion," religious Americans sanctified the efficacy of this system by turning it into "an allegory that intertwined material power, techniques of conversion, and cultures of consumption."[11] In the public imagination, commodities such as coal and soap, and the practices they entailed, became linked with salvation.

Yet even in this context of blessed business and commodified religion, oil stood out. More similar to gold than other natural resources, the value of oil emerging from the ground was not proportionate to the labor costs of extracting it.[12] Once struck, oil would often geyser from the earth, leading to

[10]Brian Black, *Petrolia: The Landscape of America's First Oil Boom* (Baltimore: Johns Hopkins University Press, 2000), 40.

[11]Callahan, Lofton, and Seales, "Allegories of Progress," 6.

[12]Gold offers the closest analogue to oil's role in American economic imagination, although on a smaller scale. Laurie Maffly-Kipp's work on the mining culture of the earlier California gold rush offers a helpful model to think about the consequences of the speculative search for riches: "The westward migration . . . with its dependence upon high expectations, risk taking, opportunism, and constant movement, was antithetical to the ethic of evangelical Protestantism that posited a

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the problem of not how to extract it but how to contain it. Unlike gold, oil was quickly turned into staple products that common people desired. Oil needed processing, to be sure, and many of the stable fortunes it created, like Rockefeller's, came from monopolizing the systems of refining and transportation. Yet the challenge of oil was not processing it, but finding it in the first place. Oil was hidden riches, and discovering it was not a matter of mere labor, but required luck, discernment, or divine blessing. Where Marx believed that wealth came from exploiting human labor, and Weber argued it came through a Protestant ethic that required a theological and ascetic renunciation of pleasure and sanctification of labor, for many early oil wildcatters, wealth came straight from God.[13]

Viewing oil as a religious artifact helped speculators overlook the costs of oil extraction, which were often paid out in personal, social, or environmental destruction. Born in 1840 in western Pennsylvania, Stewart witnessed these tumultuous transformations first-hand as his cozy Victorian community was remade by oil. The son of a tradesman tanner, and growing up in a church-going Presbyterian family, Stewart traced a personal religious conversion to a series of revivals that swept through the region in the 1850s.[14] His childhood was shaped by the metaphors and values reflected in the *McGuffey Readers* and the period's paradigmatic Victorian values, such as hard work, punctuality, social order, piety, seriousness, and paternalistic didacticism. His moral sensibilities always reflected these early contexts: revivalist, conservative, middle-class, and Anglo-American. Yet returning to Titusville, Pennsylvania after the Civil War in 1865, Lyman Stewart found his childhood community radically transformed. After Drake's strike, western Pennsylvania filled with speculators seeking to turn limited investments into grand riches. Whole towns sprung up out of nowhere, largely to provide wildcatters with ramshackle housing, saloons, brothels, and gambling dens. One 1865 observer described the new developments in Titusville: "most of these places were free and easies of the worst type, the rendezvous of pimps, prostitutes, thieves and the band of ruffians, which . . .

direct correlation between wealth and hard work" (*Religion and Society in Frontier California* [New Haven, Conn.: Yale University Press, 1994], 120).

[13]Historian Darren Dochuk described the logic by which oil and religion became so intricately intertwined for even the more conventional oil barons: "John D. Rockefeller articulated the lingua franca of his age. With unbending faith he announced that the vast stores of oil wealth that he sought "were the bountiful gifts of the great Creator," a "blessing . . . to mankind" waiting to be employed for His Kingdom on this earth. . . . Finding spiritual inspiration in the way oil was extracted and refined ("the whole process seems a miracle," he said), he reciprocated by using this tangible evidence of divine blessing to anoint an entire industry" ("Blessed by Oil, Cursed with Crude," 54–55).

[14]Krivoshy, "Going Through the Eye of the Needle," 16.

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kept the town in a continual uproar with their drunken brawling."[15] The moral costs were matched by aesthetic ones. Historian Darren Dochuk described the early oil fields as a "hellish assault on the senses: the ubiquitous touch of grease, the smell of 'gaseous odors,' the taste of 'petroleum and salt water,' and the sight of 'tall derricks and huge tanks'"[16] (See Figure 1).

Yet Stewart, for all his aesthetic and moral sensitivity, seemed oblivious to the costs of extracting oil. A young man without trade or career, Stewart quickly caught oil fever. Along with his brother Milton he began speculating in oil, buying up partial investments in wells and wildcatting, or searching for oil on untested property. Within a few years, both brothers experienced modest success. With partial ownership of several producing wells, the Stewart brothers seemed poised on the brink of riches.

Like most of his oilmen contemporaries, Lyman Stewart's initial success was short-lived. Encouraged by early success in oil speculation, he made a series of bad investments in a farm machinery company. By the early 1870s he was bankrupt. However, after returning to wage labor to support his family, Stewart did not return to traditional capitalist ideology linking labor and value. Instead, he sought supernatural explanations for his failure, ultimately attributing it to his lapse in tithing. He wrote in an admonitory letter to his children: "I started out in my business career as a tither. The Lord prospered me in business, and for the first six years I made a thousand dollars a week . . . [When aggressive investments prevented tithing] the result was that my judgment was taken away . . . and at the end of the six years referred to I was 'dead broke.'"[17] In both success and catastrophe, Stewart believed outcomes were ultimately based on nonmaterial forces. Stewart was not unique in his pattern of attributing divine oversight to economic booms and busts, but he provides a telling example of this mindset of early millennial capitalism.

Stewart would never lose oil fever. His boyhood ambitions of becoming a missionary were transmuted into capitalist ambitions by the greasy seductions of crude. In 1883 he moved his family to California to search again for underground riches. Despite several years of empty wells—driving him again to the brink of bankruptcy—his persistence, aggressive business practices, and good luck eventually resulted in a few producing oil wells. By 1890 his investments included dozens of wells, a refinery, pipelines, and a laboratory to invent new applications for crude oil. Dissatisfied with existing demand, Stewart aggressively funded innovation to produce new markets. He was instrumental in designing an oil-burning locomotive and introducing

[15]'Herbert Asbury, *The Golden Flood: An Informal History of America's First Oil Field* (New York: Knopf, 1942), 209–210.

[16]Dochuk, "Blessed by Oil, Cursed with Crude," 54.

[17]Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers.

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Fig. 1. Pioneer Run, Pennsylvania, circa 1865. In the 1860s oil rush, any lucky strike could lead to rapid social and ecological devastation, as makeshift houses and hastily built derricks replaced quiet rural communities and forested hills and streams. Courtesy of The Drake Well Museum, Pennsylvania Historical and Museum Commission.

paving asphalt. Looking back on four decades of industry building, in 1923 he remarked: "in '83 we had to scratch our heads to think of a market for our oil when we did get it; we didn't have the oil-burning locomotive, steamship, stationary engine, the automobile, truck or tractor."[18] Through innovation, mergers, luck, and creative financing, Stewart's business quickly grew to dominate the oil industry in Southern California.

The logic of wildcatting and millennial capitalism claimed Stewart's allegiance. Certainly much of his success came from his investment in rational new technologies, and from his submission to a taxonomic cosmology that brought a measure of control and predictability to his financial and industrial endeavors. But his deeper commitments were to a competitive economic system that emphasized luck and divine favor, downplayed rationality and material causality, and undermined traditional Protestant bonds between labor and success. In his later years, despite serving as the president of the large Union Oil conglomerate, Stewart would still head out alone to the fields and wildcat, looking for oil seeps or smelling for oil in gopher holes.[19] Like Weber's anxious Calvinist seeking

[18]"Oil Argonaut Celebrates," *Los Angeles Times*, July 22, 1923, II5.

[19]Earl M. Welty and Frank J. Taylor, *The 76 Bonanza; the Fabulous Life and Times of the Union Oil Company of California* (Menlo Park, Calif.: Lane Magazine & Book Co., 1966), 177.

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the assurance of salvation, he never stopped looking for more signs of God's crude favor.

II. Wildcat Protestantism

For Lyman Stewart, millennial capitalism found a partner in millenarian religion. In 1894, Stewart attended the Niagara Bible Conference, the late nineteenth-century institutional home for mainstream premillennial Protestantism. There he came into contact with James H. Brookes and his dispensationalist journal, *The Truth.* The experience was transformative, and it put Stewart in contact with the network of ministers and evangelists that he would later engage for his religious projects. Stewart was immediately entranced by the idea of hidden truth, and conversely, he took seriously the threat that ignorance of this hidden knowledge posed to the future of Christianity. He wrote:

> This magazine [*The Truth*] had providentially fallen into my hands, and I found it exceedingly instructive, and particularly helpful because of its sounding continually a note of warning in reference to the great apostasy, by calling attention to the teachings of men who had been strong in the pulpit, but who were then teaching error. It greatly influenced my life, and I owe much to it.[20]

Though he did not encounter dispensational premillennialism until his forties, Stewart became a dedicated convert, making it the cornerstone of his renewed faith.

Christian millenarianism possesses a long history. The twentieth-century prevailing version, dispensational premillennialism, siphoned content from these deep wells of tradition. Like Christians had for millennia, dispensationalists waited expectantly for Jesus Christ's imminent return. Yet the dispensationalism Stewart encountered was inextricably bound up with modern technological methods for textual inquiry. At the heart of dispensational premillennialism stood a philosophy of history that systematized and quantified differences among past, present, and future. Dispensationalist interpretations of prophecy sought to equate textual clues from the Bible with signs in the modern world. The resulting readings predicted an apocalyptic and utopian end to history, and suggested that believers could have some foreknowledge of the course of events, even if not of specific future dates.[21]

Stewart's premillennialism demanded belief in an authoritative Bible to make sense of the contemporary world. Without confidence in the

[20]Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers.

[21]Useful descriptions of premillennial theology can be found in Sandeen, *The Roots of Fundamentalism*; and Timothy Weber, *Living in the Shadow of the Second Coming* (Chicago: University of Chicago, 1983).

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supernatural design of the biblical text—particularly the supernatural revelation of prophecy—the whole edifice crumbled. Through the publication of *The Fundamentals*, Stewart sought to restore public confidence in an authoritative Bible, and thereby the Christian faith as a whole. Reflecting on the success of his work, in 1911 he remarked: "thousands of men have been helped, some of them stating that they had become agnostics, but now they have a message. They had felt that the strongest men were all on the side of the critics. Their confidence in the old book has been restored."[22] Faith in the authority the Bible, belief in hidden but divinely revealed predictions, and technological methods of interpretation all combined in dispensationalism to produce religious confidence.

In many respects, millenarian religion and millennial capitalism made strange bedfellows. The apocalyptic political vision of the former repudiates capitalism's this-worldly visions of success. The modern engineering presuppositions that lay behind millenarian interpretations of biblical texts and prophetic signs seem incompatible with millennial capitalism's underlying enchantment and superstition. Indeed, many of Stewart's more intellectual fundamentalist contemporaries strongly opposed the non-rational, non-scientific presuppositions that Stewart's wildcatting represented. However, Stewart himself was not a systematic enough thinker to recognize, or agonize over, such a distinction. Instead, for Stewart, as for many of his contemporaries, the cultural resonances between these ideological systems were powerful.

What resonated? First, both millennial capitalism and millenarian religion involved a search for hidden truth, or riches, through the divination of supernatural will. Although seeking hidden oil and hidden truth used few of the same faculties, both created the same emotional experience. Stewart relied on hidden knowledge in both fields, occasionally justifying business decisions with prophecy interpretation. At the onset of World War I, Stewart remarked that he had been warned five years earlier by prophecy teacher William E. Blackstone to be cautious in European business. "The year 1914 was to be a crisis year in the history of nations," he wrote, as he reported that Blackstone "wrote me (he is one of our shareholders) cautioning me against tying up our business with the British, as this was the year in which England was to be humbled for her iniquities, such as forcing opium on China, etc."[23] Premillennialism offered Stewart the sense that the future was predictable, both in economic and religious developments.

Extracting hidden truth from biblical prophecy was not an easy task, and required specialized training and expertise. Even more than careful textual

[22]Lyman Stewart to George Fisher, June 30, 1911, Lyman Stewart Papers.
[23]Lyman Stewart to Thomas R. Bard, August 11, 1914, Lyman Stewart Papers.

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study and comparison, it demanded the technical expertise of the engineer. Despite his confidence in Blackstone's piety, biblical scholarship, and good intentions, Stewart retained some skepticism about his predictions, writing to his brother Milton: "Mr. Blackstone is one of our best students of prophecy. The only question I have in my mind in reference to his calculations is as to his ability to make accurate chronological calculations,—not being an able mathematician."[24] Temporal predictability required technical proficiency. Despite censure from some more orthodox dispensationalists, Stewart tried his own hand at calculating dates for the end times. Writing to Milton about the possibility of discovering that events in World War I matched those predicted in the Bible, Stewart noted: "if so, we will know just about where we are in the stream of time. In any event, I feel very certain that we are near the end of this age, or dispensation, and am almost afraid that we have waited too long to convert our holdings into money for carrying out our plans in the Lord's work."[25]

If seeking hidden wealth and knowledge was the attraction, an overwhelming sense of urgency characterized the result. Urgency defined both the professional and religious life of Lyman Stewart. His business interests reflected his constant battle to beat competitors to new oil sources and to customers, and his ambitious attempts to expand his oil empire were predicated on this sense of haste and the belief that risks necessarily preceded rewards. Even more so, this preoccupation with time dominated his religious work. Like many of his Protestant contemporaries, Stewart's moral interests wore the garments of haste. Given the threat of an any-moment rapture, Stewart believed that Christians bore an obligation to do everything possible to alert and convert the unsaved millions presently in danger. In 1911 he declared: "it certainly is possible to give some Scripture portion to every person in the world during the next ten years, if the Lord's people

[24]Lyman Stewart to Milton Stewart, August 31, 1914, Lyman Stewart Papers. Stewart's own attempts at prediction led him to seek the most technologically sophisticated means of quantifying and calculating the dates involved in biblical prophecy. For example, in one of his attempts at parsing prophetic time, he wrote: "Mr. Blackstone makes two serious errors in his calculations. First, the period of 2520 years, which is based on the 'seven times' as set forth in Leviticus 25, necessarily began when the Jews were deported, and not when Nebuchadnezzar was declared to be 'the head of gold.' His other mistake is in following the chronology of Archbishop Ussher, which, I believe, has been generally discredited by scientific chronologists. I have a great deal of respect for the work of the late G. A. L. Totten. He was a profound mathematician, able to make exact astronomical calculations, and thereby demonstrated that every date given in Scripture was scientifically exact. He found no prophetic dates running later than 1928–9." However, technical proficiency by itself was not enough to secure true understanding, and Stewart cautioned in his next sentence: "His [Totten's] interpretations from his findings, however, were very unsafe" (Lyman Stewart to R. A. Torrey, February 8, 1918, Lyman Stewart Papers).

[25]Lyman Stewart to Milton Stewart, August 31, 1914, Lyman Stewart Papers.

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awake to their opportunity, and I believe that if the work is not accomplished in the next ten or twenty years that it will never be done during this Dispensation."[26] Funding missionaries, Bible schools, and dispensationalist publications all were motivated by this impending end.

Stewart's unique ideas about philanthropy best reflected this sense of urgency and revealed the extent to which economic logic permeated his religious thinking. Believing that investing in immediate conversion was sounder business practice than investing in long-range endowments, Stewart resisted tying up his money long term. He responded to one request for an endowment: "if the Lord should return in the near future, would it not be infinitely more satisfactory to the donor to have the larger results to show Him, than to have His money tied up in endowments."[27] Urgency demanded prompt expenditure for the kingdom, not stockpiling for the world. Immediate giving was predicated on Stewart's belief that money could be "transmuted into living gospel truth." This was a favorite phrase that recurred in his letters. By it, Stewart invoked a three-phase alchemical transmutation: of oil into money, of money into theological education and missions projects, and of religious work into the eternal salvation of human souls. If this transmutation was possible—and Lyman Stewart certainly believed it was—then he felt morally obligated to hasten it. "I have been deeply impressed," he wrote, "with the importance of putting all means at my command into living gospel truth as quickly as possible."[28] The possibility of transforming oil into salvation linked capitalism with millenarian religion, and marked both with urgency.

Stewart often felt obligated to give in excess of his immediate means. Despite his great assets later in life, Lyman Stewart rarely possessed much liquid capital. Because he began his career in California with little cash, he had courted wealthy investors and partners who could provide the capital to finance his ambitions. But these entanglements proved problematic, as Stewart constantly battled business partners uncomfortable with his aggressive expansion of the business. As his oil interests grew, Stewart reinvested most of the company resources in new projects. Without ready cash, Stewart—always a minority owner in Union Oil—was often forced to donate company stock to meet his philanthropic obligations. The resulting dilution of his shares risked his tenuous grip on power in Union Oil, leading to frequent boardroom showdowns with business partners and investors.

[26]Lyman Stewart to Rev. George T. B. Davies, August 17, 1911, quoted in Krivoshey, "Going Through the Eye of the Needle," 222.

[27]Lyman Stewart to C. H. Stimson, September 17, 1913, quoted in Krivoshey, "Going Through the Eye of the Needle," 351.

[28]Ibid., 350.

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Despite this, Stewart gave generously, often borrowing money from banks and relatives to meet his philanthropic commitments. As he reminisced to his children: "Notwithstanding that when the message came to me to sell and give I did not seem to have anything that I could sell, and hence had nothing to give, I have been able to give, as you see, many times as much as my entire assets would inventory at that time, and still I have a great abundance left."[29] If the failure to tithe as a young man left Stewart bankrupt, according to the calculus of millennial capitalism, the inverse was also true. Generosity enabled abundance. This stood in contrast with older models of Protestant capitalist imagination that saw philanthropy as rational investment in otherworldly futures, and encouraged giving so that donors would "store up treasures in heaven." Stewart fiercely criticized this logic, insisting that investing in God's work on earth produced more immediate spiritual results. Picking on an old foe, he wrote scathingly of "the millions that Rockefeller is giving," and critically observed that "he commends giving on the ground that the more we give the greater will be our dividends in the salvation, for this reason his motives are not such as commend themselves to the Lord's people, to say the least."[30] For Rockefeller, the act of giving itself was virtuous. Lyman Stewart's philanthropy followed a different logic that measured the value of giving by its products. That is, value accrued only as money completed its transformation into "living gospel truth," and reformed souls and societies.

Combining dispensational urgency with ideas about the transmutation of money into religious capital led to unexpected consequences. Using the metaphors of capitalism to imagine his religious work, Stewart began to apply the logics of the market as well. He was not idiosyncratic in his belief that his money came from God, or in describing his role as a careful custodian or "faithful steward." But Stewart moved beyond such reckonings. Following the economic logic, he translated the materials required to manufacture "living gospel truth" into economic entities. Religious institutions (such as Bible schools, churches, denominations, and reform societies), religious activities (like preaching, evangelism, missions, theological education), and the material goods that supported religious life (including buildings, books, and bodies) all took on the trappings of commodities.

The application of economic metaphors to religious work produced two significant developments. The first was a new logic for building a Christian empire. Just as money begat money, the more religious capital one had, the more one could accumulate. Investing in dispensational missions, for example, could produce a new generation of dispensational Christians with a

[29]Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers.
[30]Lyman Stewart to Milton Stewart, July 3, 1911, Lyman Stewart Papers.

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sense of urgency to spend their own religious capital. The second was the logic of fundamentalist separatism. Just as Progressive industrial reforms sought to improve sanitation and eliminate impurities in manufacturing, so too Stewart wanted to protect his investments from the contaminating influence of competing visions of Protestantism. These aspirations—one expansive, the other protective—proved central to the cultural dynamics of twentieth-century fundamentalism.

III. Empire of Religion and Commerce

Settling outside Los Angeles in 1883, Lyman Stewart found California very different than his native Pennsylvania. Oil fever was subdued, to be sure. But more importantly, the nascent social and religious organization of the booming California cities prompted attention to moral improvement. Late nineteenth-century Southern California was awash in change, and massive immigration to the area meant rapidly shifting demographics. The Stewarts' arrival in 1883 heralded a large wave of immigrating Anglo-Protestants from the northeastern and midwestern United States. By 1920 those patterns shifted again, as many Latinos, African Americans, and white Southerners began moving to the region. In the intervening forty years the Protestant churches made huge gains in Los Angeles. In 1882 the *Los Angeles Times* estimated that nineteen percent of the approximately fifty thousand L.A. residents were church members. By 1920 that number had swelled to forty percent of more than a million residents, as existing churches ballooned in size and interdenominational organizations multiplied.[31]

Lyman Stewart quickly saw the suitability of the region for his ambitions, writing: "Los Angeles is to be the great city of the future, and if we occupy the ground now we may be able to lead . . . for years to come."[32] With this large influx of Protestants into the previously unchurched region, moral and social reform became a prominent part of Stewart's religious agenda. Though his first few years in California were financially precarious, Lyman Stewart prominently supported interdenominational institutions such as the Y.M.C.A. and Union Rescue Mission. He was constantly campaigning, particularly among his own employees, against social evils like alcohol and gambling. He worked tirelessly to grow dual empires of oil and Christian character

[31]Gregory Singleton, *Religion in the City of Angels: American Protestant Culture and Urbanization, Los Angeles, 1850–1930* (Ann Arbor, Mich.: UMI Research Press, 1979), 54. See also, Michael E. Engh, "A Multiplicity and Diversity of Faiths": Religion's Impact on Los Angeles and the Urban West, 1890–1940," *The Western Historical Quarterly* 28 (Winter 1997): 463–492.

[32]Quoted in Welty and Taylor, *The 76 Bonanza,* 114.

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from the malleable soil of California, promoting a vision of Progressive society and business.

Middle-class, Anglo-American imaginations played an important role in shaping American Progressivism. In the context of rapid industrialization and urbanization, Progressive Era Americans looked toward government and mass media to help balance corporate and individual interests, looked to middle-class morality to shape national values, and looked to experts to develop technological solutions for social problems. The resulting interest in organizing and controlling society mirrored the emerging language of technological efficiency and innovation in industrial America. Adapting the paternalism of the mid-nineteenth-century moralists, the Progressives shifted the source of paternalistic authority from the traditional centers—family, church, local communities—to the emerging class of experts—social workers, city planners, and experts trained to negotiate and manage industrial civilization. Within middle-class urban America, nearly everyone had confidence in these experts and their scientific solutions for social problems.[33]

Lyman Stewart saw no contrast between his conservative, apocalyptic religion and his Progressive visions of society. In the decades after Stewart's death in 1925 the capacity to blend conservative theological visions with liberal social visions became more difficult to sustain. But for Stewart and early fundamentalists such antagonism did not exist.[34] His political and social stances were generally moderate or liberal. Like other independent industrialists, Stewart worried about how "the system"—big money, trusts, and political machines—produced widespread inequality. He supported the California Progressive Party and its promise "to give every man a square deal" and "uplift" those on the bottom.[35] Stewart's religious conservatism was a product of his mid-century moralistic education, but this same middle-class, paternalistic background also bequeathed liberal social and political ideals. Instead of producing conflict, Stewart's premillennialism spurred his

[33]See, David W. Noble, "The New Republic and the Idea of Progress, 1914–1920," *The Mississippi Valley Historical Review* 38 (December 1951); Michael Rogin, "Progressivism and the California Electorate," *The Journal of American History* 55 (September 1968): 297–314; Michael McGerr, *A Fierce Discontent: The Rise and Fall of the Progressive Movement in America, 1870–1920* (New York: Free Press, 2003).

[34]Nearly half a century ago Ernest Sandeen made this observation about how a progressive viewpoint shaped the larger projects of Stewart's life: "*The Fundamentals* might better be described as a typical product of the progressive era. The authors represented there belonged, at least in their own eyes, in the front rank of those defending the American way" (Ernest Sandeen, "*The Fundamentals*: The Last Flowering of the Millenarian-Conservative Alliance," 73. Compare also the optimistic activism of Stewart's fellow premillennialist Arthur Tappan Pierson, described in Dana L. Robert, *Occupy Until I Come: A. T. Pierson and the Evangelization of the World* (Grand Rapids, Mich.: Eerdmans, 2003).

[35]Lyman Stewart to R. R. Pealer, March 11, 1908, quoted in Krivoshey, "Going Through the Eye of the Needle," 333.

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progressive social and political activity. Believing that Christ could return at any moment, Stewart aggressively marshaled his resources to reform society as quickly as possible.

Despite the reputation gained by later fundamentalists as strident combatants, the dominant metaphor for Stewart's social views and religious work was not combat but education.[36] The publication of *The Fundamentals* was based on the faith that education could lead to moral reform. Stewart's diagnosis of the problem illustrated this belief: "I was impressed with the thought that a great many good, honest men were teaching error because they had never been properly instructed."[37] In this respect, Lyman Stewart and his early dispensational collaborators are best understood neither as anti-modernists nor social conservatives, but as American Progressives whose optimistic hopes for social reform were invigorated by millennialism. His vision of moral society was not forged as a militant response to the threat of theological liberalism, but from the mid-nineteenth-century attempts to mitigate the damage of urbanization and industrialization, and their subsequent re-articulations in the unruly atmosphere of Los Angeles.

Specific political and social causes resonated powerfully. Despite his position as president of a mid-sized oil conglomerate, Stewart was a lifelong foe of monopolies and "trusts." Like many who worked in the oil fields of Pennsylvania in the 1880s, he nurtured a ferocious antipathy for the predatory and aggressively monopolistic policies of Standard Oil, often referring to it as "the octopus." In sharp contrast with the anticompetitive practices of business rival John D. Rockefeller, Stewart campaigned for what he saw as open competition and fair opportunities for business success, protected by honest government.[38] A member of the Progressive Party in California, he supported government restrictions on monopolistic businesses and opposed laws that stacked the deck in favor of established interests.

[36]Stewart's mostly irenic faith in the potential of religious education was in striking contrast to his business practices, which were often characterized by aggressive, predatory combat. This was perhaps best exemplified by Stewart's relationships with his immediate business partners, which were rocky at the best of times. His chief partners in Union Oil, William Hardison and Thomas Bard, each sought to wrest control from Stewart, and failing that, eventually sold out amidst controversy, threats of lawsuits, hyperbolic accusations of hypnosis, and other sordid controversies.

[37]Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers.

[38]Krivoshey, "Going Through the Eye of the Needle," 345. Darren Dochuk argued that the anti-establishment sentiment of smaller oilmen like Stewart was commonly linked with western cultural values such as freedom and independence: "Convinced that Rockefeller and his East Coast establishment had adulterated the oil industry by promoting collusion at the cost of individual freedom and privileging corporate might over personal drive, evangelicals thrived as warriors for the wildcat philosophy. They also flourished as defenders of Protestant fundamentalism; in their eyes, defending the purity of the church and the purity of oil's founding spirit against the corruption of Rockefeller's 'big oil' and 'big religion' were shared causes" ("Blessed by Oil, Cursed with Crude," 56).

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Similarly, international causes, such as opposing harsh legislation restricting immigration from Asia, appealed to his dispensational belief that all people, regardless of ethnic, national, or class background, deserved a chance to hear the Christian (and American) gospel. Despite his opposition to Social Gospelers' adoption of biblical higher criticism, Stewart generally supported their political aims and liberal social activity. Although by 1920 he expressed skepticism about Bolshevism and some visions of communitarianism, Stewart was far more concerned about the threat that monopolistic business represented for politics. Indeed, while *The Fundamentals* said little about socialism as a broader phenomenon, what they did say was vaguely positive, describing it as "a serious protest against the social wrongs and cruelties of the age."[39] Although later post-World War II fundamentalists followed conservative cultural movements to become fierce opponents of Communism, Lyman Stewart and many of his early peers drew their cues from their own context, tying faith in progress with optimism about social organization and liberal social activism.

Stewart's religious and evangelistic projects ranged equally broadly, and he often teamed up with his brother Milton for larger works. Publishing, foreign missions, and education were their primary domains. The Stewarts funded the publication and distribution of editions of W. E. Blackstone's dispensational overview *Jesus is Coming* before undertaking the more ambitious project of *The Fundamentals*. Both Stewarts funded individual missionaries and missionary societies, focusing particularly on China and the Pacific Rim. Lyman Stewart was a major contributor to Occidental College before establishing the Bible Institute of Los Angeles. Countless other smaller projects established his reputation as a Christian philanthropist such that, as his biographer estimated, by the end of his life he had received an estimated 10,000 individual appeals for money.[40]

The causes closest to Stewart's heart were those aimed at establishing a moral Christian society in California. Recognizing the growing importance of the region for the nation, he suggested to his children that the best endowment he could give them would be a Christian California. He wrote: "I have thought that the highest service that I could render you and the community at large would be to use my utmost endeavor to have deep, strong, spiritual foundations laid for this rapidly growing section [Southern California], so that there might, in some degree, be a spiritual environment created which would inure to the highest and best interests of my children and grandchildren."[41]

[39]Charles R. Erdman, "The Church and Socialism," *The Fundamentals*, vol. 4 (1917; repr. Grand Rapids, Mich.: Baker, 2000), 104.
[40]Krivoshey, "Going Through the Eye of the Needle," 363.
[41]Lyman Stewart to his children, September 4, 1914, Lyman Stewart Papers.

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Stewart's plans for Los Angeles, California, and the West Coast were ambitious. He blended a sense of Manifest Destiny, pragmatic technological globalism, capitalist ambition, and millennial optimism into a grand, long-range global vision. Expanding Union Oil into one of the region's largest oil companies showed him the interconnectedness, and the potential, of the Pacific Rim. In 1911 he described this blended sense of opportunity and urgency:

> California, where the Union Oil Company has made its money, is developing very rapidly, the population increasing at a phenomenal rate, our own city has increased in population more than 200% during the last decade. With our magnificent climate, our fertile soil, our rich mines, our enterprising people, the proximity of our coast to the awakened nations of the orient, and the large influx of immigration that will be diverted to this coast when the Panama Canal is opened, we believe that in the near future there will be built up on this coast a commercial-industrial empire such as the world has not even dreamed of. Hence, we feel that it is very important that strong spiritual foundations be laid up now, lest the neglect to do so should cause our state to become pagan rather than Christian.[42]

Stewart saw the dangers of ignoring the opportunity exemplified just to the north. "The gold seekers of early days," he wrote, "were successful in their quest for gold, but had little regard for laying of spiritual foundations, with the result that anarchy practically reigns in San Francisco."[43] Identifying only two and a half percent of San Francisco's residents as Protestant church members and nearly sixty percent as "infidel and pagan," Stewart warned: "This infidel-pagan influence is liable to dominate the coast unless it is checked by very active and aggressive Christian work now, while everything is still in a formative state on a large portion of our coast."[44]

To capitalize on these conditions, Stewart helped form the Association for the Evangelization of California, initially a partnership between Bible Institute of Los Angeles [B.I.O.L.A.] and the San Francisco Evangelistic Institute. Describing California as still largely uncivilized, the association's incorporation documents listed the additional conditions that made it such an urgent target for Protestant labors, including an anticipated flood of immigration from Eastern Europe after the opening of the Panama Canal, the unchurched masses of South America ("our nearest trading neighbor"), the rise of China and growing Pacific trade, and the Panama Exposition of 1915 scheduled in San Francisco.[45] Exclaiming boldly that "CALIFORNIA IS

[42]Lyman Stewart to Mrs. H. E. Butters, April 26, 1911, Lyman Stewart Papers.
[43]Ibid.
[44]Ibid.
[45]"Evangelization of California," undated, Lyman Stewart Papers.

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THE BUFFER STATE OF THIS NEW WORLD CONTACT," and "THE REVERSE OF AN EMERGENCY IS ALWAYS AN OPPORTUNITY," the plan for the evangelization of California predicted that a handful of committed Protestants could: "from California as a pulpit, preach Christ to men going back into all the earth."[46] Capable Progressive strategists, the Association proposed a five-point plan whereby experts could oversee this evangelization program, beginning with a "sociological survey of the State," and including educational programs for ministers, young people, and "capable foreigners."[47] California was to be the testing ground for Progressive theories of social improvement, and the place where Stewart sought to invest his religious capital to greatest effect for the Christianization of the world.

In this respect, the Bible Institute of Los Angeles became his prize work. He boasted to his brother Milton:

> [B.I.O.L.A.] is a great property, and I believe will do the greatest work for the spread of the Gospel of any institution west of Chicago. It is working on a sound doctrinal basis . . . so that for either home or foreign mission work I do not suppose there is any organization that will be able to handle work on these lines to any better advantage than our Institute.[48]

The Bible Institute became the institutional home for many of Stewart's plans, promoting theological training, evangelistic services, a book room for publication and distribution of approved Christian literature, and a monthly magazine, *The King's Business*, which achieved a national readership. It was loosely affiliated with the Church of the Open Door, an influential interdenominational evangelical church started by B.I.O.L.A.'s first dean, Reuben Torrey, featuring an ambitious 3,500 seat auditorium. No less important, B.I.O.L.A. gave full-time employment, institutional support, and a national pulpit to many dispensational scholars and evangelists, including Torrey, T. C. Horton, and Charles Fuller. By training dispensationalist pastors and missionaries, B.I.O.L.A. ensured that local churches and interdenominational organizations would be staffed by "sound men" who could convert Stewart's investment in their education into further "living gospel truth." Given the millennial role of California, influencing its religious leadership was the first step in establishing a modern, progressive, Christian culture in America, and then throughout the rest of the world. Stewart proudly reflected: "it has become the most potent factor in the evangelization of this coast now existing, and its influence for the truth is

[46]Ibid.
[47]Ibid.
[48]Lyman Stewart to Milton Stewart, August 15, 1914, Lyman Stewart Papers.

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already felt all up and down the coast. So far-reaching has been its work, and so effective in winning men to the truth, that I have come to feel that it is the most important work in which I have ever been interested."[49] In B.I.O.L.A., Stewart saw transmuted capital winning souls, and promising to win societies.

IV. Purity and Ideological Contagion

If Stewart's aspirations for empire drew on the logic of capitalist accumulation, his aspirations for purity followed a corresponding logic for the preservation of wealth. B.I.O.L.A. and Union Oil became the institutional embodiment of his hopes and ambitions, and he took seriously his responsibility to protect those investments. Once, upon hearing about a Union drilling foreman who had become drunk at work, an outraged Stewart demanded the man be fired. Stewart's son Will, then vice president at Union Oil, intervened and assured his father the foreman could not possibly have become drunk on the job. (Demonstrating a more relaxed approach than his father, Will later remarked that the offending employee was a good driller, and "whoever reported him as starting out sober and getting drunk on the job was a liar, because the man never does show up sober. He is always half drunk when he starts to work."[50]) The elder Stewart's reaction revealed his severe personality and his heightened sense of custodianship for Union Oil property. But it also showed the logic of millennial capitalism at work. In a system where riches came from supernatural favor, a drunken employee, even if a competent driller, represented an economic risk.

Stewart was equally protective of his religious investments. His solutions to mitigate risks to religious capital became the second legacy Stewart left twentieth-century Christianity. That is, his attempts to preserve the purity of his religious works and his firm commitments to avoid institutional ties with Christians who advocated competing theologies helped popularize his essentially economic justifications for religious separatism. While separatism and schisms existed in all periods of Christian history—as the recurring charge of heresy demonstrates—the underlying logic of Stewart's separatism drew from modern capitalist impulses. He could not justify using his religious capital on causes that would not contribute to the bottom-line return on investment in "living gospel truth," nor could he risk his existing investments by involving workers he felt were doctrinally unreliable. Just as drunken drillers threatened oil operations, Christians with "unsound" footings—particularly advocates of biblical higher criticism—threatened to contaminate the "living gospel truth" Stewart wanted to produce. Stewart's unique contribution was articulating this logic of economic separatism in the

[49]Lyman Stewart to Mrs. H. E. Butters, August 26, 1911, Lyman Stewart Papers.
[50]Welty and Taylor, *The 76 Bonanza*, 129.

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language of mid-nineteenth-century Victorian moralism, and with the powerful metaphors of contagion and purity.[51]

His use of these metaphors reflected his upbringing. As the incident with the drunken foreman illustrated, Lyman Stewart retained an allegiance to his Victorian moral sensibility all his life, fully embracing the dual roles of patriarch and reformer. Although he started in the oil business in 1865 and spent much of his career in oil fields with working-class drillers, Stewart never lost the markers of class and cultural distinctions. He always wore a suit, spoke quietly, never swore, never drank, abhorred gambling, and projected an aura of good taste, decency, and moral earnestness. One contemporary offered this reverential portrait: "he was never a hypocrite. He carried his faith with him, and the roughest character seemed to respect him, not only for his knowledge of oil but for his cleanliness and downright decency."[52] Stewart's Victorian moralism advocated traditional values but also relied on newer concepts—such as modern germ theory—to diagnose the problems facing middle-class America. He grew up in a culture preoccupied with the fear of moral contamination. This theory of contagion was grounded in modern epistemologies of the self, most significantly the Lockean psychology that dominated mid-nineteenth-century popular imaginations. As historian Karen Halttunen described, in Locke's view the mind and character of young people were "like a lump of soft wax, completely susceptible to any impressions stamped upon [them]."[53] Seen through this lens, youth were dangerously vulnerable to the many evil influences unleashed by modernization. These influences tainted souls by mere proximity: "as a force for evil, influence was compared to a poison, a disease, a source of contamination and corruption."[54] For many Victorians, "poison" and "contagion" surfaced as the dominant metaphors to describe the active power of evil. Stewart resonated with the power of these metaphors. His biographer observed that "the phrase 'poison and antidote' seems to have been a favorite of Stewart," occurring throughout his letters and writing.[55]

[51]Although historians of fundamentalism have often attributed fundamentalist separatism to theological sources—particularly the ecclesiological doctrines of Plymouth Brethren teacher John Nelson Darby—little evidence exists that lay believers such as Stewart were strongly motivated by ecclesiological debates. However, as Stewart illustrates, the logic of capitalist competition couched in Victorian moral language resonated deeply with many different American religious communities.

[52]Welty and Taylor, *The 76 Bonanza*, 53–54.

[53]Karen Halttunen, *Confidence Men and Painted Women: A Study of Middle-Class Culture in America, 1830–1870* (New Haven, Conn.: Yale University Press, 1982), 4.

[54]Ibid., 4.

[55]Krivoshey, "Going Through the Eye of the Needle," 167.

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Yet while nineteenth-century Victorians saw poison and contagion as a moral threat, Stewart transformed the metaphor to address concerns about institutional and epistemic authority. To be sure, he always abhorred what he viewed as the corrupting "influence" of saloons and gambling houses. Yet Stewart himself associated freely with rough working-class employees, and never acted as if such associations put him in danger of moral contamination. Like other Progressive Era reformers, Stewart believed social reform demanded social engagement. His missionary dreams—both economic and religious—precluded social or moral isolation. Stewart's fear was not that associating with heathens would cause moral pollution, but that associating with heretics would devalue his religious investments.

Imagining that contagion worked at the epistemic rather than the moral level—that is, it was related to religious knowledge rather than social activity—gave Stewart a heightened sense that religious work was a commodity. Religious workers, such as missionaries, evangelists, and theological educators, were like factories that processed the raw materials that went into the production of "living gospel truth." Everything about them was thus minutely inspected for signs of impurity or unsoundness. Preventing epistemic contamination, like eliminating pollutants in an oil reservoir, required vigilance. Stewart initially sought antidotes for the poisons of unsound influences. *The Fundamentals* were thus an attempt to either inoculate or rehabilitate innocent minds from the poisons of theological modernism, by reestablishing faith in traditional religious authorities. "*The Fundamentals* are producing greater results than I had even ever hoped for," Stewart wrote his brother Milton. "Many thousands of letters have been written to the publishers commending them. Some of these declare that their hope has been re-established. Others say 'Good bye doubts, forever!'"[56] Stewart spent much of his life promoting "sound men" as biblical authorities in order to combat the epistemic contagion that he spotted poisoning American Protestantism.

Stewart's concern about the authority of evangelistic preachers accompanied his fears about the declining authority of the Bible (understood somewhat idiosyncratically). The authority of the Bible concerned many American Protestants during the period. In the light of modern historical and linguistic analysis, historicist scholars began to treat the Bible as a product of human history, replete with historical errors, revisions and redactors, social biases, and unscientific and non-naturalistic claims like miracle stories. Liberal Protestants accepted this biblical higher criticism but sought to keep the moral authority of the Bible by discarding its historical claims and emphasizing it as a story of moral progress. Stewart, along with many

[56]Lyman Stewart to Milton Stewart, September 19, 1910, quoted in Krivoshey, "Going Through the Eye of the Needle," 301.

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others, saw this as a dangerous compromise. But many alternate schemes for asserting the Bible's authority also emerged. For example, conservative denominational theologians at Princeton Seminary sought to preserve the Bible's authority by turning it into a "store-house of facts" best interpreted by Baconian induction, while interdenominational dispensationalist thinkers built new taxonomic and inter-textual methods for demonstrating the Bible's divine design. Options proliferated.

Stewart was little concerned with intellectual debates about theories of biblical authority or inspiration. Instead, he conceived of the problem in the economic terms of risk and reward. The risks posed by higher criticism appeared to be grave. "There is hardly a theological seminary in the country that is not perverted with infidelity," Stewart declared. Not only did this threaten to undermine American Christianity, he worried that "the same conditions that exist in this country are developing in the foreign field, because the workers going out are not properly trained."[57] Believing that ministers trained in higher criticism could not possibly manufacture "living gospel truth," Stewart sought to fund religious work that affirmed more robust views of the Bible's authority. Theological arguments played a minor role compared to Stewart's pragmatic corporate logic. In his own experience—as a company president whose authority was being constantly challenged and undermined by his business partners and board of directors—he felt that little productive work could be done without a clear and authoritative boss in charge. Stereotypically Protestant, Stewart imagined the Bible should fill an analogous role to the CEO as the supreme authority for religious life, and thus he felt the need to defend it zealously and only support workers who shared his view of biblical authority.

Higher education posed one of the greatest threats to Stewart's understanding of the Bible's authority. If education had the power to reform society, it also had the power to undermine Christianity. Stewart singled out the University of Chicago (notably founded by John D. Rockefeller) as the worst offender, claiming: "Chicago University is regarded as the greatest school of infidelity in America, and has probably done more to undermine the faith of the Christian people of American and of the world than any other institution or organization that has ever existed."[58] Stewart seemed both uninterested in and unaware of the specific types of scholarly infidelity promoted by the University of Chicago. Instead, he evaluated the school by his own metrics

[57]Lyman Stewart to Milton Stewart, March 26, 1914, Lyman Stewart Papers.

[58]Lyman Stewart to Mrs. H. M. N. Armstrong, May 2, 1911, Lyman Stewart Papers. The feeling of religious animosity between institutions was mutual. Theologian Shalier Mathews of the University of Chicago wrote: "Personally I think the body of pre-millenialists represented by this Institute [BIOLA] and the Moody Bible Institute is doing incalculable injury to the Church of Jesus Christ" (quoted in Krivoshey, "Going Through the Eye of the Needle," 257).

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of "living gospel truth." Anecdotal evidence of it as an unsound investment was damning. He told one correspondent a precautionary tale: "a few years ago a young man here felt that he was called of God to preach the gospel, and went to Chicago University for his preparation. There he found that they taught so many theories of the atonement that he became an infidel, and he was so confirmed in his infidelity that none of his friends have ever been able to restore him to his faith."[59] Newly established graduate research universities in America, such as Johns Hopkins or the University of Chicago, were based on theological justifications that found virtue in a secularized, naturalistic, and historicist search for truth. Stewart's economic logic insisted that return on investment, understood as the religious character of graduates, was a more accurate gauge of scholarly value. The University of Chicago, churning out credentialed infidels, was the first among many offenders.

Thus, by the early twentieth century Stewart began proposing a wholesale quarantine. He felt it was his duty to withdraw support from any institution that had become corrupted with higher criticism, as it ceased to be a sound investment. He wrote:

> Any teaching which throws doubt on the full inspiration of the Scriptures, the absolute Deity of our Lord and Savior, Jesus Christ, and salvation only through his atoning and sacrificial death, I would regard as being of the adversary, and I cannot and will not countenance it in any form or manner, nor render any support towards it, lest, as I have said, I become a partaker in such evil work.[60]

Since any exposure to the contagion of higher criticism endangered religious capital, Stewart sought to isolate his work entirely to minimize his risks. "It hardly seems possible," he wrote, "that a man could take a post graduate course [at the University of Chicago] without having his faith in the integrity of the Scriptures undermined."[61] When a mission station in Burma sent one of its workers for classes at the University of Chicago, Stewart wrote a stern letter threatening to withdraw support, concluding: "I cannot conscientiously use the Lord's money in aiding anyone to teach who has been instructed in Chicago University."[62] That Stewart chose to spend his money cautiously was no surprise, and not unique to conservatives. Wealthy patrons throughout history did the same, and no one expected John D. Rockefeller to support causes he believed would promote error or infidelity. Yet Stewart's articulation of this choice as investment logic, couched in the metaphors of

[59]Lyman Stewart to Mrs. H. M. N. Armstrong, May 2, 1911, Lyman Stewart Papers.
[60]Ibid.
[61]Ibid.
[62]Ibid.

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Victorian moralism, proved profound for the development of twentieth-century fundamentalist separatism.

Even with widespread inoculation and isolation, there remained the fear that well-meaning individuals would become carriers of contagion and inadvertently contaminate religious works. Constant vigilance was required. One example will illustrate. In 1911, evangelist George Fisher, founder of the Kansas City, Missouri, Gospel Missionary Union, and a beneficiary of Stewart's, raised an alarm about contagion among Stewart's most trusted dispensational allies. The occasion was a minor revision of the Scofield Reference Bible, a dispensational keystone that featured many interpretive footnotes, study helps, and taxonomic cross-references. Fisher was scandalized that the editorial advisory committee for the revised edition included Professor Milton Terry of Garrett Biblical Institute, a "Higher Critic of the worst type."[63] He lamented: "this is indeed a sad spectacle, a man who has done all within his power to destroy faith in the Word of God, is now appointed to assist in preparing the text of a new edition of that same Holy Word. He who is a traitor to his God is selected to prepare the sword that is to be used against enemies of his King."[64] Fisher sent similar warning letters to other conservative religious leaders, as well as the Bible's publishers, Oxford University Press. Reacting with the haste of an oilman seeing an open flame near one of his prize derricks, Stewart hurried to assess the risk. He wrote to the Bible's editor, Cyrus I. Scofield:

> This distresses me, for the reason that, if it is a fact and Prof. Terry's work is not eliminated, it will put the 1911 revision under a cloud, and will also tend to discredit, I am afraid, your reference Bible. This higher criticism is so insidious, and such devious methods are resorted to for getting a foot-hold for their heresies, that the Lord's people need to be ever watchful and vigilant, lest they get their work in connection with those who are endeavoring to protect the foundations of our faith.[65]

Reassuring replies quickly poured in, from Scofield and Reuben Torrey, as well as from popular evangelists Charles Erdman and Arno Gaebelein, each insisting that the work was not compromised. Scofield explained: "Prof. Terry was included among the editors, and it is true also, as we now know, that he is a higher critic. Of course we lament the fact that he was included in the list of editors, but I am in a position to assure you that no word of his has been included in the corrections made by the editors for the 1911 Bible."[66] Even

[63]George S. Fisher to Lyman Stewart, March 21, 1911, Lyman Stewart Papers.
[64]Ibid.
[65]Lyman Stewart to C. I. Scofield, April 1, 1911, Lyman Stewart Papers.
[66]C. I. Scofield to Lyman Stewart, April 6, 1911, Lyman Stewart Papers.

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within the inner circles of dispensational leaders, contagion always remained a threat.

Ultimately the desire to preserve purity had to be balanced against evangelistic ambitions. Aspiring to build an empire of Christianity and capitalism in California, Stewart could ill afford to discard valuable assets and allies. Cutting off productive workers over minor disagreements would squander assets that could be used for "living gospel truth." There were, of course, degrees of zealotry, but most early fundamentalists sought cooperation more often than quarantine. Scofield's reply to Stewart's conveyed this preference for ecumenism over narrowness as it admonished: "I think it is a very serious thing for brethren who see eye to eye to 'bite and devour one another' for mere inadvertencies."[67] As much as Stewart desired purity, he also retained his Victorian distaste for scandal, rudeness, and public unpleasantness, and he made allowances that experts would disagree on some matters. Nearly two months later, responding to Fisher's continued correspondence about the traitorous higher critic Milton Terry, along with newly raised concerns about beloved English evangelist G. Campbell Morgan's article in *The Fundamentals*, Stewart had reached his limits. He cautioned Fisher: "I think we should be on our guard lest we condemn some men who are thoroughly loyal to the truth . . . We must admit that men who differ denominationally are not necessarily all enemies of the truth."[68] Protecting religious capital had to be balanced against the imperative to maximize religious assets.

For his part, Stewart saw his policy of separatism and quarantine as a way to preserve and promote mainstream American Protestantism. He understood himself not as a modernist, nor as an anti-modernist, nor as a religious innovator, but as an advocate of conventional, nonsectarian Christianity. While later historiography would depict him as a founder of a culturally and religiously marginal fundamentalist movement, he would certainly have been surprised by this characterization. In many respects, he swam with the broad currents of his eras, combining mid-nineteenth-century middle-class Victorianism with late-nineteenth-century Progressive ideology to forge a life equal parts philanthropic paternalist and millenarian moralist. *The Fundamentals*, as Stewart intended, were largely irenic, moderate presentations of traditional evangelicalism.[69] Unlike theologically based arguments for fundamentalist purity, Stewart's separatist logic saw no virtue

[67]C. I. Scofield to Lyman Stewart, April 25, 1911, Lyman Stewart Papers.

[68]Lyman Stewart to George S. Fisher, June 30, 1911, Lyman Stewart Papers.

[69]As many scholars have noted, the remarkable thing about *The Fundamentals* is how utterly unremarkable they were in their own time. George Marsden concluded: "nearly everyone who reads *The Fundamentals* is struck by their relative moderation compared with later fundamentalism" (Marsden, introduction to *The Fundamentals*, ii).

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in isolation—he did not employ theological rhetoric about being part of a chosen "remnant," nor did he scorn the "secular" world. It was not the secular world at all that he felt represented a threat to mainstream Protestantism, but the corrosive influence of what he saw as a small and militant minority of liberal biblical higher critics. Thus, Stewart's brand of fundamentalist separatism was the product of competitive economic practices between differing religious visions, and a consequence of mainstream, conservative Protestants' deep engagement with, and intertwining of, American capitalism and Victorian metaphors.

Yet the metaphor of contagion itself could not be easily contained, and the eventual costs of this rhetoric were profound. Epistemic contagion was easy to diagnose, whereas epistemic purity proved much more difficult to substantiate. By the time symptoms appeared (such as infidelity and heresy) it was too late to quarantine. Although Stewart's golden visions of an empire of commerce and Christianity in California proved compatible with his faith in premillennialism, his impulse to quarantine Christians associated with theological innovations limited the scope of his cultural custodianship. Stewart never lost his sense that he was speaking for mainstream Protestantism in America, but as his institutional heirs severed connections with those tainted by "infidelity," their visions of the mainstream became increasingly fractured and contentious.

If the costs of his separatism were not clear to Stewart, they became apparent soon after his death in 1923. Stewart had prevented B.I.O.L.A. staff from publically criticizing other religious leaders in Los Angeles and maintained a neutral stance towards the growing influence of Pentecostalism, particularly its most public figure, evangelist Aimee Semple McPherson. But after Stewart's death the theological controversy grew heated as faculty, administration, and board remained divided over Pentecostal practices such as healing services.[70] Some believed the dangers of Pentecostalism were as great as those from biblical higher criticism, and the logic of separatism and rhetoric of contagion were extended to this debate. Both sides took casualties. Reuben Torrey, staunchly opposed to Pentecostalism, resigned as academic dean amidst growing tensions. B.I.O.L.A. co-founder and longtime superintendent T.C. Horton, sympathetic with "McPhersonism," resigned in 1925. In the wake of this controversy, heightened attention to potential sources of epistemic contagion led to a intensified sense of risk as the ambitious aspiration for the evangelization of California clashed with the impulse to protect institutional investments in purified religious capital. John

[70]See, Matthew A. Sutton, "'Between the Refrigerator and the Wildfire': Aimee Semple McPherson, Pentecostalism, and the Fundamentalist-Modernist Controversy," *Church History* 72 (2003): 159–188.

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Murdoch MacInnis, the school's second dean, was pressured out of office in 1927 when his recent book was judged to have traces of unsound philosophy in it.[71] The atmosphere was such that students penned a parody "Faculty Song," highlighting the board's heavy-handed role in MacInnis's dismissal and the costs of proving purity to external donors and critics:

> We once had a Dean with a marvelous head.
> We thought it was highbrow to note all he said . . .
> We took it for granted his book was quite sound
> And the author was true from his skull to the ground . . .
> The Board of Directors now after much prayer
> Has decided MacInnis was rarified air . . .
> So now we're quite sure that MacInnis was bunk
> And his book should be counted a bad piece of junk . . .
> CHORUS—Contributors take notice.
> We're orthodox, we're orthodox, we're orthodox at last,
> The critics are out, the critics are out, the days of bunk are past.[72]

As the intra-fundamentalist battles of the twentieth century would demonstrate, a system that understood that religious authority could be threatened by mere association with impurity would always prove unstable. Unlike in epidemiology or competitive capitalism, where threats were material and thus separatism and quarantines were often efficacious, attempts to preserve epistemic purity were frequently self-isolating: cutting off the diseased body to protect a single limb, rather than the reverse. Little could Stewart have predicted that the Victorian rhetoric he used to protect his religious capital would lead to the marginalization of the conservative religious communities he fostered. The grand irony was that *The Fundamentals* and B.I.O.L.A.—Stewart's ambitious attempts to spread purified, respectable articulations of mainstream, evangelical Christianity—became symbols of a movement characterized as culturally separatist, militant, and apocalyptically pessimistic. Aspiring for empire, Stewart helped birth an enclave.

V. Conclusion: Steward of Fundamentalism

Lyman Stewart's life illustrates the complex interactions by which fundamentalists produced modern identities. Caught in riptides between his religious beliefs—a nascent dispensational fundamentalism—and his economic ideology—an emerging wildcat capitalism—Lyman Stewart

[71]See, Daniel W. Draney, "John Murdoch MacInnis and the crisis of authority in American Protestant Fundamentalism, 1925–1929" (Ph.D. diss., Fuller Theological Seminary, 1996).

[72]"New Bible Institute Faculty Song: Well, What Next?" undated, Lyman Stewart Papers.

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constantly struggled to resolve the tensions emerging from his integration of ideologies and practices. Whether financing revival meetings to promote Victorian values and combat moral contamination, or issuing junk bonds to keep business competitors at bay, Stewart exemplified the sophistication of fundamentalist engagements with the determining economic and social systems of his time. As chapels rose up next to derricks on the Union Oil fields, Stewart sought to transform his black oil riches into a moral, Christian empire in California while simultaneously protecting his religious assets from epistemic contagions. In doing so, he not only transformed Christianity in America, but also helped produce the religious foundations of American economic life.

Lyman Stewart's influence signaled the rise of the power of the layman—or more precisely, the rise of the power of lay money—in American religion. Stewart never received theological training, and never worked professionally in any religious role, yet he viewed his work in line with famous mainstream preachers, once writing: "I have been impressed with the fact that the Lord's servants whom He has most greatly honored and used during the present and past generations, namely, such men as George Mueller, C. H. Spurgeon, D. L. Moody and William Sunday, never took any degrees."[73] Where these earlier uncredentialed leaders molded movements by evangelistic preaching, Stewart's institutional labors strove to fund a pure and benevolent empire. His methods and logic were unabashedly borrowed from capitalist sources. Suggesting that a mission organization give away free testaments, he reflected: "that is practically the method adopted by the world, for the American Tobacco Company is spending millions of dollars in distributing free packages of cigarettes, in order to create a taste for them, and the children of the Kingdom certainly should be as wise in their generation as the children of this world"[74] But Stewart moved beyond the application of market logic to evangelistic work; his ideas and aspirations were predicated on the belief that he could transmute economic gains into religious capital, and use this religious capital to manufacture "living gospel truth."

The ability to move between the realms of capitalism and conservative religion helped Stewart negotiate the changing terrain of the early twentieth century, and illustrates historian Katherine Carté Engel's contention that "the interplay between American capitalism and American religion has been a profoundly creative force for the latter."[75] Even the most conservative American Protestants found themselves enmeshed in modernity. The logic of

[73]Lyman Stewart to Rev. J. Hudson Ballard, January 20, 1915, quoted in Krivoshey, "Going Through the Eye of the Needle," 173.
[74]Lyman Stewart to Milton Stewart, July 26, 1911, Lyman Stewart Papers.
[75]Engel, 489.

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fundamentalist separatism was itself a by-product of economic rationality applied to religious contexts. Mapping this moral and institutional geography reveals just how productive Stewart's integration of capitalism and Christianity was. But it also reveals the enormous costs involved: the environmental and social costs of Stewart's oil industry, the economic costs of his philanthropic enterprises, and the costs of religious separatism for his ambitions for building a moral, Christian empire. Stewart's attempts to reconcile his aspirations with these costs could only be justified by his belief in the transmutation of economic capital into spiritual gains. The opportunity to turn oil riches into "living gospel truth" was pursued at any cost.

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