

**Mr. SHETZER:** I don't have a price. I couldn't be bought. After a year and a quarter, I realized that those stocks were never going to go anywhere but down, that I'd been lied to for over a year.

**WALLACE:** Shetzer told us that none of the stocks he sold while at First Jersey show a profit right now.

**Mr. SHETZER:** Last year the—the over-the-counter market was up over about 70%, the Dow Jones since '83 is up, ballpark, 50%. There's never been a movement like this in the history of the stock market. Their stocks—stocks that were bought at one and two dollars are worth six cents, three cents, 50 cents.

**WALLACE:** Didn't you know people there who were happy with the job that they were doing, the money they were making?

**Mr. SHETZER:** I have never known anybody who stayed there for any length of time that had any integrity or character that could feel that that was justifiable. I know 50 brokers that have left that firm. I've been—I was a broker for four years. Brokers move around. But there is not one group of brokers from any firm that are just so adamantly against what's going on in the First Jersey Securities.

**WALLACE:** Andy Powell worked in San Diego for First Jersey for five years.

*[Interviewing]* How many stocks would you have to sell over a period of time?

**ANDY POWELL:** Maybe 25 stocks during the time I was there, 25 different companies.

**WALLACE:** Really?

**Mr. POWELL:** Yeah.

**WALLACE:** Out of those, how many made money? How many stocks went up?

**Mr. POWELL:** Maybe three.

**WALLACE:** Twenty-two down.

**Mr. POWELL:** Yeah.

**WALLACE:** Joe Christian was a broker for First Jersey in San Diego.

**WALLACE:** How much money did you make, for yourself?

**JOE CHRISTIAN:** In eight months I brought \$1.2-million into that office.

**WALLACE:** And kept?

**Mr. CHRISTIAN:** And I kept \$75,000.

**WALLACE:** How many investors did you have?

**Mr. CHRISTIAN:** At least 400.

**WALLACE:** How many of that 400 made money?

**Mr. CHRISTIAN:** Three or four.

**WALLACE** *[voice-over]*: Christian and others explained the system of young brokers working for no salary, just for sales commissions, calling people cold on the telephone, daytime, nights, weekends, prospecting for potential investors. He describes a First Jersey broker this way.

**Mr. CHRISTIAN:** He doesn't distribute to his clients full disclosure. He doesn't tell his clients all the facts. He doesn't properly evaluate this growth company with other growth companies within the industry. And I don't think it's properly represented.

**WALLACE:** You think you're lying, in effect, to your customers?

**Mr. CHRISTIAN:** Yes, in effect.

**WALLACE** *[voice-over]*: The bottom line in all this, of course, is how have First Jersey stocks done in today's market. To answer that, we retained an independent consultant to examine the First Jersey record. This man is a multimillionaire, a widely respected Wall Street trader, who also teaches investment analysis at Columbia University. And we asked Professor Jim Rogers to review just how well stocks in 58 companies First Jersey underwrote and pushed as growth companies, how well those stocks have performed.

*[Interviewing]* So overall, of somebody had invested his money in First Jersey Security-offered stocks—

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**Prof. JIM ROGERS:** Right.

**WALLACE:**—how would that investor have done?

**Prof. ROGERS:** Well, he would have lost money in 48 out of the 58. And, in fact, in 28 of them or about half of them, he would have lost more than 50% of his money, which is a nightmarish loss. I think the average would come out to be a loss of between 25 and 30%, which is not a fast way to the—of getting rich.

**WALLACE:** Were you surprised at the figures you came across when you did this research into finding just exactly what First Jersey has done over a period of 10 years?

**Prof. ROGERS:** I was, in fact, surprised to find out how bad the—the record was. It's— it's amazing to me that—that—that the company can continue to—to lure in investors, new investors, with this kind of record. Now either the record hasn't been publicized or the record has been distorted or—or there's just too many more people out there dreaming of getting rich on Wall Street.

**WALLACE:** Say that you're sitting opposite Bob Brennan at this moment. What questions would you like to ask Bob Brennan?

**Prof. ROGERS:** Well, I would say, I— I just— how can— how can he live with himself, mainly. I mean, knowing that—that the kinds of companies he brings to the public, the public's going to lose a lot of money with them. That the chances of success are very slim, that most of these companies are just junky little companies that may or may not do well, and they probably won't do well. *[Clip from First Jersey Securities commercial]*

**WALLACE:** As we said, Robert Brennan denied to us all the allegations of his customers and his former employees, but he declined to talk to us on camera. Since we first aired this story, Brennan has gotten out of the retail brokerage business. He remains in the investment banking business. But several states still have lawsuits underway against him and First Jersey. And First Jersey has offered to settle for \$10 million a class action lawsuit brought by 50,000 angry customers.

*[Commercial break]*

## The Bible Speaks

**DIANE SAWYER:** While everybody is talking about the scandal surrounding Jim and Tammy Bakker and the PTL ministry, there's another fundamentalist church also trying to fight off a sea of trouble. It's called The Bible Speaks. It claims a worldwide membership in the thousands. Its founder is Carl Stevens. But just last week, a federal judge accused Stevens of "clerical deceit, avarice and subjugation." We first told you about Stevens earlier this year, in a report that began with Stevens' warning those who dare to question God's man, meaning himself.

**CARL STEVENS:** Don't you say a sentence, not a sentence, not a line. Don't presume or you'll die.

**BARBARA BROWN:** He intimidates you from the pulpit. He says that if you leave The Bible Speaks and you speak anything about The Bible Speaks, meaning speaking anything negative about The Bible Speaks, you'll get cancer of the throat, cancer of the larynx, you will die.

**SAWYER:** And in another sermon on those who speak against The Bible Speaks:

**Mr. STEVENS:** I have no right to say they're not spiritual, but if they run down The Bible Speaks and tell lies, I have a right to say they're spiritual bastards.

How do you like that one? *[Laughter]*

**SAWYER** *[voice-over]*: We can only show you photographs of Stevens, like this one from his marriage to his second wife, and home movies, because he refused our request for an interview. When we tried to talk to some of his followers at the headquarters in Lenox, Massachusetts, they told us they were instructed not to talk to CBS. And the lawyer for The Bible Speaks told us we wouldn't be allowed on the

grounds in Lenox, a serene campus where some people come to live and some to train as missionaries. Home of the Stevens School of the Bible and a church where Stevens preaches.

**PAT MANCHESTER:** He comes across so spontaneously that you think it's right from the throne of God.

**BRUCE BROWN:** Someone that sincerely wants to follow God, a man like Carl Stevens can suck 'em up in his tailwind so fast they can't see the—the danger for the dust. And by the time the dust settles, they're trapped, they've sold their home, they've changed their position, they've given up their job, they've done all these things, their children are in a school, all their friends are no longer from—from back home, they're here. And you're going to make them rip away from that? You're going to cut loose? I'll tell you, it is a frightening experience.

**SAWYER [voice-over]:** Bruce Brown and his wife Barbara and Pat Manchester are just three of the dozens of ex-members of The Bible Speaks with whom we talked. Many of them told us stories of intimidation and manipulation by Stevens. At one point, we showed up at a service off-campus to try to ask Stevens about the things his former followers were saying. He saw our cameras and raced into the auditorium. We weren't allowed to film the sermon, but we listened to it. When Stevens spoke, almost everyone took out a notebook and wrote down what he said.

**JAMES BJORNSTAD:** In the early days, he used to tell them, mark it down, mark it down. But today you still have that.

**SAWYER:** We saw that at a service. Everyone took out notebooks and started writing down—

**Mr. BJORNSTAD:** Yes.

**SAWYER:** That's because they think they're writing—

**Mr. BJORNSTAD:** Something that comes directly from heaven through Pastor Stevens.

**SAWYER:** James Bjornstad, the academic dean at Northeastern Bible College, who has been studying The Bible Speaks for years and believes that it operates much like a cult, gaining control of people because they believe what Stevens says comes from God, something, according to Bjornstad, Stevens encourages.

**Mr. BJORNSTAD:** First of all, you're taught that Stevens is the man of God, and you're told that this is a very unique organization blessed by God. God anoints all the messages of Pastor Stevens.

**Mr. STEVENS:** I was guaranteed that angels would come every time I preach, and that's the truth.

**SAWYER:** Stevens, who was once a bakery truck driver, uses the title "Dr. Stevens" and he's written to people that he graduated from Moody Bible Institute in Illinois. But after the Moody Institute said he is not a graduate, Stevens claimed his letters were a mistake.

**Mr. BJORNSTAD:** When I brought that up to Pastor Stevens, he dismissed those letters by saying it was a secretarial error.

**SAWYER:** As for those doctorates, Bjornstad says those are honorary degrees from an unaccredited school. Whatever the story on Stevens' credentials, several former followers said they were taught it's all right to lie for The Bible Speaks, and some said that wasn't the only surprise from Pastor Stevens.

**Ms. MANCHESTER:** He was very seductive in my life.

**SAWYER:** You're saying what, he made a pass at you?

**Ms. MANCHESTER:** Well, he's very affectionate. He hugs and kisses all the girls, and when he takes them in the office he doesn't limit his hugs and kisses, and I mean I don't know how far he goes with every woman, I guess every woman would have to say that to you personally. I'm not proud of it. I fell—

**SAWYER:** Pat Manchester and her husband were such strong believers in Stevens that they say they gave close to \$35,000 to The Bible Speaks. Some of it came from

the sale of their home. Bruce Brown says he almost sold his house and gave the money to The Bible Speaks because Stevens urged him to do so.

**Mr. BROWN:** He looked at me and he said, "Bruce, you still own your house up in Maine, don't you?" I says, yeah. He said, "How much do you think that's worth?" I said, "Well, it's not finished, \$25,000." "Sell it." Just like that. "Sell it."

**SAWYER:** How much do you think he cared about the money?

**Ms. MANCHESTER:** I think the worship, the adoration, was more than anything. I really believe it's even more than the money. But I can't absolutely say that. I mean, I know money certainly played a big role, because he certainly knew how to get it. This couple that we knew said that right from the beginning Carl Stevens used to say to them all the time, "If only I can just find one millionaire."

**SAWYER:** And apparently he did.

How much did you give?

**BETSY DAYTON DOYDENAS:** Oh, about \$7 million.

**SAWYER [voice-over]:** Betsy Dayton Doydenas, here with her husband Jonas, is one of the heirs to the Dayton department store fortune. She joined The Bible Speaks in 1982, and now she's suing to get her money back. She says she was manipulated through flattery and fear.

**Ms. DOYDENAS:** I was told that God could trust me with so much money, because He knew that I wouldn't keep it, that I would give it to The Bible Speaks.

**SAWYER:** How could they do that? How could you not know what you were doing?

**Ms. DOYDENAS:** I think that my desire to find a church made me vulnerable. I had no way of knowing that every little thing they were saying was a lie, was just the after lie. And I think there is just no way to— to say strongly enough that they are so good at what they do.

**SAWYER [voice-over]:** The Bible Speaks says Betsy's donations were all voluntary and that she's been brainwashed against The Bible Speaks by her husband Jonas and her family. As proof that she gave of her own free will, they produced a letter, a letter in which Betsy said, "No one from the ministry has ever asked me to give a gift... I have never been pressured into giving money in any way...."

**Ms. DOYDENAS:** Stevens asked me to write that letter. And in fact he told me what to put in the letter. And the next day, Kathy Hill dictated that letter and I just wrote down what she told me to write.

**SAWYER:** So they dictated letters to you in which you said you weren't pressured.

**Ms. DOYDENAS:** Yes.

**SAWYER [voice-over]:** Kathy Hill, a loyal follower of Stevens, became Betsy's

closest friend.

*[Interviewing]* You think she was assigned to watch you?

**Ms. DOYDENAS:** Yes. More than just to watch, to influence me.

**SAWYER:** And report back to him?

**Ms. DOYDENAS:** Yes. Mm-hmm.

**SAWYER:** You believe they tried to break up your marriage?

**Ms. DOYDENAS:** Absolutely.

**SAWYER:** They come close?

**JONAS DOYDENAS:** They came very close. *[Betsy laughing]*

**SAWYER:** Jonas Doydenas objected to his wife's increasing involvement with The Bible Speaks. He says Carl Stevens, in a letter, tried to buy him off in the hope that he would stop interfering. "Please don't repeat to her," meaning Betsy, "this next suggestion which I gave to her two weeks ago. I suggested that she give you \$1 million to invest in any way you saw fit with her hands off."

**Mr. DOYDENAS:** I took it as a kind of payoff. "Well, you know, I've got a million. You—you can have a million too. I'll talk to Betsy about it."

**SAWYER:** By December 1985, Betsy's last month in The Bible Speaks, she says her fortune was managed by the same lawyer, accountant and financial advisor who

worked for The Bible Speaks. She even wrote a new will, leaving most of her remaining estate to The Bible Speaks, with Kathy Hill as executor. And since the law required that some money go to Jonas, Carl Stevens was put in charge of that money in the new will.

**Ms. DOVYDENAS:** It was dictated by Kathy Hill, and even some of the ideas were made by The Bible Speaks' lawyer.

**SAWYER:** What about your children? Did you leave anything to your children?

**Ms. DOVYDENAS:** They were totally left out.

**SAWYER:** Betsy says she might never have left The Bible Speaks without the help of her family. And what would Carl Stevens say about all these allegations and his critics? He might dismiss them as he has in the past.

**Mr. STEVENS:** They're trying to divide us from each other, but they're not going to do it as long as I'm pastor, because I know how to handle them, because I'm God's man.

**SAWYER:** Well, Stevens may say he's God's man but the judge who heard the case of Betsy Dovydenas certainly thought otherwise. He ordered the church to return nearly all of Betsy's \$7-million donation, saying that Stevens "abused the trust of Betsy as well as the trust of many good and devout members of the church."

*[Commercial break]*

### Update and Letters

**WALLACE:** Back in 1985, we did a story about Raymond Donovan, former secretary of labor in Ronald Reagan's Cabinet, who was about to go on trial charged with fraud and grand larceny. Well, last week, after a grueling eight-month trial, he was found not guilty and he was understandably bitter about the heavy toll the ordeal had taken on his reputation. Some of that frustration had been reflected in our story, in a sequence filmed at his confirmation hearings back in 1981.

*[Clip from "The Donovan File," produced by Charles Lewis]*

**RAYMOND DONOVAN:** You asked me about unfounded, scurrilous, groundless allegations. Have any ever been made against you that were groundless, scurrilous, from a murdering slime? I'm from a great state, New Jersey, but if you're in the contracting business, it seems in this country, you're suspect. If you're in the contracting business in New Jersey, you're indictable. If you're in the contracting business in New Jersey and you're Italian, you're convicted.

**WALLACE:** Now that Donovan has been cleared of any wrongdoing, that statement said more than any of us believed it said at the time. Incidentally, an Italian contractor named William Maselli, who was charged along with Donovan, was also found innocent.

On another subject, the minute we said it, we knew it, and the minute we knew it, we knew that we were going to get mail. And we did. Several letters like this one: "...Moments after you apologized for misspelling names, you did it again, misspelled the most famous name in India. It is G-A-N-D-H-I, not G-H-A-N-D-I..." *[Karl Meyer, Weston, CT]*  
I'm Mike Wallace. We'll be back next week with another edition of 60 Minutes.

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# BLIND FAITH

*The full, frightening story of  
Pastor Carl Stevens and heiress  
Betsy Dovydenas—and how, in  
the name of God, he milked her  
for more than six million dollars  
BY BOB TREBILCOCK*

ON A RAINY DAY EARLY LAST JUNE, ELIZABETH DAYTON Dovydenas sat in the oak-paneled drawing room of her house in Lenox, Massachusetts, and talked about the strange spiritual odyssey that had, for a time, transformed her life. A thirty-four-year-old mother of two, she wore a long skirt and a generously cut blouse. Her dark hair, prematurely streaked with gray, was brushed back, and when she smiled, she revealed large, even teeth. After months in the spotlight, Betsy Dovydenas was wary and tired of media attention. "I'm no good at protecting myself," she told me. "I'm shy, and was brought up to be too polite, made to want to please."

Two weeks earlier, a U.S. bankruptcy judge in Worcester had stepped in to protect her. The judge's ruling closed a chapter of her life that had begun with a \$600 check dropped into the offering plate at a local fundamentalist

ILLUSTRATIONS BY GREG VOTH

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church and ended four years later in a rented house in Minnemesota, where a cult programmer brought her to her senses. By then she had given \$6.6 million to Carl Stevens, the charismatic pastor who had founded an organization called The Bible Speaks; had willed the bulk of her enormous estate to the church; and had shut her husband, Jonas, out of her life. Now, the judge had ordered the church to return her money—and saved her from the weakest part of herself. In the course of those frightful four years, she had given away more than her money; she had given away her very personality.

Sitting in Betsy's comfortable room overlooking Rattlesnake Mountain, I recalled the words of Judge James F. Queenan, Jr., who had written in his stinging decision about "an astonishing saga of clerical deceit, avarice, and subjugation on the part of . . . Carl H. Stevens." But, I knew, there was more than that: such manipulation works only if there is a receptive personality, and in Betsy Dovydenas, Stevens had found a psyche at war with itself. The war—a battle over the life of privilege into which she had been born—had been joined at an early age. In The Bible Speaks, she had been told, the money about which she felt so ambivalent could work miracles. "You don't have to be a heroin addict to be vulnerable," Betsy told me in the drawing room. "We all have needs, and most people would like the world to be a better place."

Later, over lunch on her porch, she pointed out a handsome large hunch nearby. "Is it English?" I asked. "Well, I thought it was," she said. "But Jonas thinks it's a reproduction." She smiled. "Betsy gets taken again."

MONEY HAD ALWAYS BEEN A FACT OF Betsy's LIFE. By the time she was twelve, her father had opened a \$25,000 checking account for her. By 1982, her assets were in excess of \$19 million. The source of this largesse was the Dayton Hudson Corporation, which began as a Minneapolis department store in 1902 and in 1986 took in more than \$9 billion. The third generation of Daytones, which included Betsy's father and four uncles, had expanded the operation into the seventh-largest retail chain in the country. In the process, they redesigned American shopping, inventing the suburban enclosed shopping mall and pioneering the national bookstore chain B. Dalton Bookseller. In 1969, they merged their firm with the J. L. Hudson Company of Detroit.

In Minneapolis, the Dayton family was famous for its lack of pretension. When Betsy was a child, her father drove Oldsmobiles because a dealer was located nearby and service was convenient. The house in Excelsior, Minnesota, where Betsy was raised, on twenty acres overlooking Christmas Lake, is a relatively modest brick and wood ranch. Family vacations were mostly devoted to backpacking, camping, and skiing.

In fact, the Daytones only seemed to enjoy their money when giving it away. In Minneapolis, where philanthropy is a clear measure of social legitimacy, the Daytones set the standard for giving; last year, the family corporation donated more than \$20 million to a variety of charities.

The Dayton style can be traced to a strong dose of Calvinism imparted by both of Betsy's grandfathers. George Nelson Dayton was a pious man who refused to advertise in the Sunday papers, and the family's history is intertwined

with that of Westminster Presbyterian Church, a prominent stone cathedral where Betsy's maternal grandfather, Arnold Hilman Lowe, was minister. One of the best known deacons of his day, Lowe had preached to inebriates in the Camerons and to the disenfranchised at National Presbyterian Church. His shock of white hair and his scholarly temperament gave Lowe an aura of godliness. As a girl, Betsy couldn't understand why her grandfather wasn't included in the Holy Trinity.

The youngest of four daughters, Betsy was a shy, awkward child who avoided dances at school and felt deprived by her status. "We were Daytones," she recalled. "There always was a sense that we were better, and I desperately wanted to be ordinary." When her father retired, she was both relieved and disappointed to learn the family would not be poor. She liked the idea of moving to a small house on a street with sidewalks. Her need to be normal took the form of rebellion. To her parents' chagrin, she transferred at the end of her freshman year from the private Northrop Collegiate School to Minnetonka High, where the bathrooms were filled with smoke and the boys rode motorcycles.

The Dayton household was not a particularly happy one. Betsy's father was uncommunicative, her mother overbearing. The ruling family value was social appropriateness. "It was all right that I came home drunk at four a.m. or went camping with my boyfriend, as long as I was at the breakfast table by seven-fifteen," she told me. The tension was at times palpable. Like other wealthy families, the Daytones experimented with therapy; for two years after she graduated from the University of Minnesota with a degree in art history, Betsy underwent psychoanalysis. Visiting her therapist several times a week, she attempted to balance her extraordinary upbringing with her desire to live in the everyday world. After her psychotherapist suggested she try meditation, Betsy depended on this practice to get through her days. Her older sisters followed the expected progression from private colleges to socially desirable marriages, but Betsy took another route. Living in Minneapolis after college, she divided her time between painting and horseback riding. She went on safes in Africa. It was a life without direction.

All this changed in September 1977, when she signed up for a photography workshop at the Art Center of Minnesota. Ironically, it was a Dayton Hudson grant that brought in Jonas Dovydenas, a thirty-eight-year-old photographer from Chicago, to teach the course. Short and solid, Dovydenas had a sharp wit and strong opinions. In the 1940s, his family had fled from Soviet Lithuania, where his father had been a journalist. After a tour in the Air Force, Jonas attended Brown University, then pursued a career in photography. Betsy fell in love with him immediately.

In the spring of 1978, Betsy moved into Jonas's house in a rough Chicago neighborhood. The two explored the city's ethnic enclaves, visiting black churches and Spanish transvestite bars. Betsy studied bookbinding, and in summer they traveled to Nevada, where they photographed cowboys and slept out in the desert. To Betsy, these were marvelous excursions into the real world. More, she had found a man she could admire: Jonas could fix the plumbing and chop down a tree, but he also cared deeply about art and was as literate as her grandfather Lowe. On December 30, 1978, wearing blue jeans and cowboy boots, they were married in a



As the mob confronted Stevens in the church, Kenney positioned himself below a back window; three others lowered Stevens by his belt.

wedding chapel in Reno. The Daytons weren't invited. While she was proud to become Betsy Doydenas, she was also happy to be rid of a family name that was more burden than joy.

When their son John was born in 1980, Betsy and Jonas began to look for a house in the country. In 1981, they paid \$700,000 for Pine Needles, a massive stucco estate built in Lenox in 1906. Later, an additional \$1.8 million bought the farm next door. With nearly three hundred acres, they are one of the largest property owners in town. They knew no one in Lenox, and Jonas had no real photography contacts in New England, but "it was apparent," he said, "that no matter how much I made as a photographer, it was a drop in the bucket compared to Betsy's inheritance." Jonas did much of the work of restoring the estate himself. With a backhoe and bulldozer, he rebuilt the reservoirs and laid a new water line. Using trees culled from their woods, he built a new kitchen.

Betsy and Jonas joined the Lenox Club, a social club once frequented by aristocratic families such as the Bullards, the Colgates, and the Schermerhorns. Still, the pair kept their distance from the town's aristocracy. Some, like their neighbors Peter and Tjasa Sprague of the Sprague Electric dynasty, found that refreshing. "They were involved in taking care of their property," Tjasa told me one afternoon as groundskeepers readied the club for a croquet tournament. "They just didn't seem to need all this."

Then, in the spring of 1982, while unpacking some of her grandfather Lowe's books, Betsy decided it was time to find a church. She went one Sunday to a Congregational service and another week to the local Episcopal church, but both left her cold. She wanted a place of worship where the members seemed to care about why they were there, something more than a social ritual. Then her cleaning lady told her about The Bible Speaks. The church's adherents, many of whom worked at low-paying jobs in the community, were regarded by some as fanatics, but to Betsy's mind that was the kind of elitist snobbery she had spent her life trying to escape. One Sunday night, she and Jonas decided to see for themselves what all the fuss was about.

Back then, Carl Stevens's flock held services in a gymnasium that could hold eight hundred. The carpeting was dark, the floor covered with ranks of metal chairs. While hantecwork provided a backdrop for a weekly television broadcast. A young musical group, accompanied by steel guitars, sang lustily to off-key. Compared to the arid Betsy had found in the other churches, this one was stirring.

When the music ended, a short man in an old suit, wire-rimmed glasses, and a bad toupee stepped to the pulpit. Carl Stevens, founder of The Bible Speaks, looked like nothing so much as a local Rotary president. His delivery, varied from a meek, melodic patter to rapid-fire scriptural allusions, and whether or not he made sense, the sound of his voice was mesmerizing. People leaned forward, intent on catching every word; some took notes. Clearly, something special was happening here. Betsy and Jonas decided to return.

**THE ASCENSION OF CARL STEVENS**

THE DOYDENAS COULDN'T HAVE KNOWN IN THE FALL OF 1982 that The Bible Speaks was a church in trouble. Half of the organization's Bible school staff had recently quit in a

dispute over Carl Stevens's absolute authority. It was an issue that had plagued his ministry almost from the beginning.

Carl H. Stevens, Jr., was born fifty-eight years ago in Sumner, Maine, in the southern part of the state. Junior, as he was called, was the youngest of seven children; his father died when he was three. The family was poor, and at seventeen Stevens took a job in a tannery, later earning a high school equivalency degree. In his late twenties, he drove a truck for Cushman's Bakery in the Rumford area.

It was while working at Cushman's that Stevens began to attend Bible study classes offered by the Gideons. He became a zealot early on, and soon ran afoul of the local Universalist church when he and fellow students pinned a note to its pulpit that read PRAY FOR THE UNIVERSALISTS. According to *The Bible Speaks Book of Minutes*, a church history now out of print, God called Stevens to a backwoods lake one day and baptized him with "liquid waves of love." Stevens, the message ran, would be part of a worldwide revival, and he was promised an "anointing" on his pronouncements. In 1962, he quit his bakery job to preach for thirty dollars a week at a Baptist church in Moonswag, Maine.

It was an inauspicious beginning. Fewer than two dozen people attended the church regularly, and the building had no indoor plumbing. But Stevens was tireless in his efforts to build a following. Within six years, his services were drawing as many as five hundred believers. In summer, people sat on the hoods of their cars and listened through the open church windows. The congregation was an eclectic mix of older families and counter-culture Jesus freaks. In 1967, they built a new church near Wiscasset, and a few years later Stevens started a radio ministry and a Bible school. To those who knew him then, he seemed a humble man, led by God.

But soon dissension rocked his church. Stevens was counseling dozens of women for personal problems, and although the allegations are undocumented, hints of adultery have dogged him for years. In August 1972, his church was burned to the ground. Early in the winter of 1973, Stevens called an emergency meeting of about forty loyal supporters. He asked them to pledge fidelity to him and had the statements notarized. One midnight, the group confronted the elders and threatened to divide the church. The next Sunday, a mob of angry churchmen awaited Stevens's arrival at the pulpit; if the elders wouldn't deal with him, these men would. When the group confronted Stevens in church, Elwynne Kenney, a bull of a man from West Bath, positioned himself below a back window while three others lowered Stevens by his belt to the ground and spirited him to safety in Massachusetts.

With loyalists from the midnight meeting, Stevens started his own church in South Berwick, Maine, and adopted a new policy to keep his flock in line. His philosophy of "delegated authority" held that in every generation, God assigned power to a select few who were above reproach. Some called Stevens the apostle, and his parishioners were admonished to serve him and humble themselves before him. The system permeated church life. After graduating from the new church's Bible school, one of Gary Labbe's first duties was to polish Stevens's shoes. His wife, Heather, clipped Stevens's hair and cleaned his apartment.

Far from deflecting offerings of adulation, Stevens began to teach his flock that people who criticized him were inspired



*One day Betsy and Jones dropped a six-hundred-dollar check into the offering plate. A few days later two men from the church came to visit.*

by the devil. Former members, he would say from the pulpit, had been afflicted by cancer of the tongue after issuing evil reports about him. He prayed for troubled members, citing personal details he seemed to have learned directly from the Almighty. In fact, he gained his information from Elwynne Kenney, now his chief of security.

The ministry prospered, and in 1976 Stevens was able to make a down payment on the eighty-six-acre campus of the defunct Lenox School for Boys. The town to which he moved his flock — it now numbered nine hundred — was the epicenter of the Berkshire resort belt, the summer home of the Boston Symphony Orchestra, an immaculate redoubt of wealthy urbanites for nearly a century. By that time he was known as Dr. Stevens, although his doctorate had been purchased for \$160 from the Clarksville School of Theology, a Tennessee diploma mill since put out of business by that state's attorney general. The Bible Speaks (named after Stevens's radio ministry) had grown with donations from believers like Alan Carlson, a fifty-four-year-old graphic designer who now lives in Rhode Island. Carlson was very much taken by the faith of people who immersed themselves in Bible study, lived simple lives, and dedicated themselves to missionary work. If he could only sell his house, he told Stevens, he would join the ministry. One Sunday, Stevens asked his congregation to pay for a buyer, and when one came through, Carlson donated half the \$32,000 proceeds to the church and agreed to design the church magazine for free. His family moved into a pitifully small apartment on the Lenox campus, but they were happy to sacrifice a little comfort. Two years later, their savings reduced to three hundred dollars, the Carlsons were told the magazine was not profitable enough and were given two weeks to vacate.

As the church grew, Stevens became obsessed with controlling his flock. One day he asked Elwynne Kenney to apply for a private detective's license. He wanted to conduct surveillance on women in the ministry. "Some of them are having troubles in their marriages," Stevens told him. On another occasion, Kenney was asked to procure telephone bugging equipment. When he refused, another loyalist did the job. Although an FBI investigation into allegations of wiretapping was dropped for lack of evidence, Kenney maintains that the equipment was used. Later the church would buy anti-bugging devices, a voice-stress analyzer, body microphones, and a briefcase recording device.

Stevens's paranoia was in part fueled by the larger Christian community's rejection of his ministry. The Billy Graham organization refused to allow Bible Speaks members to work as counselors in its New England crusades, and a bid for legitimacy backfired when the California-based Christian Research Institute refused to endorse the church unless Stevens gave up the doctrine of delegated authority. By 1982, disenfranchised people, including Kenney, were dropping away in earnest.

Barbara Brown, a church lawyer who had spent two years trying to counter the negative CRI report by threatening that group with lawsuits, told Stevens she was leaving and she intended to apologize to the people she had been harassing. "How can you go against a ministry that fed your child?" an assistant pastor asked as she packed her bags. "Because I can't lie," Brown said.

If that was the problem, there was nothing to worry about, she was told. Stevens would be present for the final accounting before God. "He'll tell Jesus," he assured her. "I'll lie to cover for her pastor."

#### THE CONVERSION OF BETSY DOVYDENAS

WHAT BETSY AND JONAS DOVYDENAS SAW IN THE FALL OF 1982 at The Bible Speaks was what was visible only at the surface — a congregation devoted to a charismatic leader. People in Stevens's movement were living their faith, and for Betsy it was a refreshing alternative to the staid pieties of her parents' religion. The couple attended several services, and one day they dropped a six-hundred-dollar check into the offering plate. Their lives would never be the same again.

A few days after the donation, two men from The Bible Speaks showed up in Betsy's kitchen. "Did you come because my husband put a check in the offering?" she asked. The visitors immediately changed the subject to missionary work. Their tales of building congregations in Europe and smuggling Bibles into Eastern bloc countries were thrilling, and when they asked whether Carl Stevens might pay a visit, she asserted, Stevens's first wife had died years earlier, and when he visited he brought his fiancée, Barbara Baum, a young, leggy blond with shoulder-length hair and the lean, angular features of the fashion model she had once been. Jonas was on hand, too, and when he left the room to take a phone call, Stevens asked if Betsy had been born again. "No," she replied, and poured more tea. When Jonas returned, Stevens asked him the same question. "I'm a lapsed Catholic," Jonas responded. "I'm comfortable with that." The subject was dropped. After a few more visits to Pine Needles, Baum handed Betsy her phone number. "If you ever want to talk," she said, "please call."

In the spring of 1983, Betsy had given birth to her second child, Elma. It had been an exhausting labor, and she flew to Florida to recuperate at the Deyron family home on Sanibel Island. Relations with her mother were as strained as ever, which added to her depression. One day, in a bout of despair, Betsy repeated to herself a prayer with which Stevens often closed his services: "Dar God," she prayed, "I'm asking you to come into my heart and live forever." She realized that she wanted to be more like the people at The Bible Speaks — ordinary people, of whom her family would never approve.

Back in Lenox, she kept her conversion a secret from Jonas; he wouldn't understand, she felt. Instead, she called Barbara Baum one day early in the summer and the two talked for hours in the bleachers on the campus athletic field. Baum suggested they go to see Stevens in his office. Baum told him of Betsy's concerns. One was about tithing. Stevens opened his Bible to Malachi, and Betsy read aloud from the third chapter. The passages she read implied that her money really belonged to God. She was worried too about Jonas's lack of belief. Although her husband initially approved of her involvement and the satisfaction it seemed to bring her, he himself was too independent for the scriptural orthodoxy of The Bible Speaks. Stevens told her she had a tragedy on her hands. "You're going to heaven," he said. "Jonas is on his way to hell." Later, he would expand on this theme: "Jesus' blood, shed on the cross, was a 'spiritual covering' before God for our sins. A husband is a covering for his wife, but



"I lied," Betsy began, "because I was told it was okay to lie."  
Then she tried to explain to her family what had happened.

since Jonas wasn't saved, Betsy had no covering. "I'll be your covering," Stevens promised.

BETSY SPENT MORE AND MORE TIME WITH BAUM, OFTEN LUNCHING with her at the Church Street Cafe. Baum frequently complained of migraine headaches that had plagued her for years, and the women would pray for a "healing." Gradually, Betsy was taken into the Bible Speaks inner circle. She traveled with the church's bus to Albany and Freshfield to pick up children for Sunday school and she enrolled in Bible classes. She took copious notes, and afterward stayed on for "rap sessions" in the campus cafeteria. In these sessions she learned about Stevens's doctrine of delegated authority and the importance of submission to her pastor. At a seminar for women, Stevens taught that dedication to Christ encompassed their whole lives: "Let Jesus be your lover," he said. In private, he told Betsy what a special person she was: God had blessed her with millions because she could be counted on to give the money away.

To a woman who had always been uncomfortable with her wealth, Stevens's messages were as effective as they were insubtle. She took down her paintings of nudes, and a stylized cowboy that had hung in the entrance hall at Pine Needles. Her old friend Dana Baylor, who worked for a Boston publisher and often visited at Lenox, noticed a change. Before, Betsy had been swept up in household projects and the two women had doted on their dogs. Now she was telling Baylor that the house was not important and that dogs didn't have souls, so why make a fuss over them? One weekend, Baylor discovered that Betsy had removed a collection of books Baylor had given the children. Betsy explained that Stevens had said anything other than Bible stories was evil.

In October 1984, Betsy and Jonas went to Colorado, but Betsy found separation from her church and her children depressing. She kept thinking of Stevens's upcoming wedding to Baum and worrying about her friend's migraines. By the time she got back to Lenox, she'd come to a decision. She told Stevens she believed a million-dollar gift might cure Baum's headaches. Jonas thought she was crazy.

"Why do you want to give a million dollars?" he asked. "Because God told me to."  
"Did God tell you to write a check?"  
As they argued, Betsy's answers became nonsensical. Exasperated, Jonas finally asked, "What's the answer, Betsy?"  
"Jesus is the answer."  
Jonas then wrote to Okabea, the Dayton family's financial management company, for advice on donating stock to the church. From a tax standpoint, Okabea responded, an outright gift was the least advantageous way of giving. But Stevens told Betsy to ignore Okabea; their advice was the work of the devil. And so, on December 14, 1984, Betsy transferred one million dollars worth of Dayton Hudson stock to The Bible Speaks. In the weeks that followed, Baum

told Betsy a miracle had indeed occurred: her headaches were gone. (Early in January 1985, the new Mrs. Stevens was hospitalized for a migraine attack, but Betsy was never told about it.)

Soon after the stock transfer, Jonas confronted Stevens in his office; he pointed out, flew in the face of the couple's financial advice, and it had been a point of conflict in the marriage. In the future, Stevens promised, he would accept no money from Betsy unless he was satisfied that both were in agreement. But the pastor was now aware that Betsy's husband was going to be trouble.

AS BETSY PLUNGED DEEPER INTO THE LIFE OF THE CHURCH, Stevens began attacking Jonas to her face. He was simply a dilettante sponging off her money, he told her; a man should support his family. "If I were your husband," he said, "I'd go out and make so much money, I'd make you so proud of me."

Stevens's counseling soon bore fruit. Betsy told Jonas to get a job and that he could no longer turn to Okabea for money; if he needed cash, he would have to ask her. "I made a mistake," she told him. "The money was given to me by God. I don't want to share it with you anymore."

Their marriage was beginning to unravel, and Jonas responded with anger and withdrawal. Soon he and Betsy were seeing each other only at meals with the children. He began to accept dinner invitations alone, and he threw himself into his work. "I figured out hell with it," he later said. "If I'm just the handyman around here, that's what I'll do." He planned a trip to photograph

Afghan rebels and another to organize a show of Lithuanian photographers. But the distractions were insufficient. In April 1985, he wrote a letter to Stevens describing the alienation and hostility in his marriage. He believed Stevens was the catalyst for the changes in Betsy's attitude toward him. A week later, Stevens wrote to assure him he was not challenging Jonas's authority. In fact, he wrote confidentially, "I suggested [Betsy] give you \$1 million to invest in any way you saw fit."

By now, Betsy's sense of reality was fading. Her husband, she firmly believed, was possessed and would die a violent death. It wasn't her father who called, but a very old and wise demon. Even Okabea had been infiltrated by devils from the Kingdom of Darkness. Stevens was her navigator through life. "I am not sufficient to evaluate anything," she wrote in her church notes. "God sees our hearts as a dirty menstrual pad." She was sufficient, however, to give money, and \$31,000 more passed into the church coffers that winter. At dinner one night, Stevens predicted Betsy would become a modern-day Deborah, the Old Testament prophetess who delivered the children of Israel from their enemies. But first, he warned her, all the demons in hell would rise up to frustrate her if she tried to give more money to The Bible Speaks.

## I LET THIS

man come between me and my husband," Betsy said later. "I've always thought Jonas was pretty streetwise, but he didn't see the signals either."



complete stranger. They argued, and Jonas exploded. "I don't like you any more," he told her. "I don't like this woman with blue hair and makeup." Before they went to bed, Betsy made him an offer: "If I give you a million dollars," she asked, "will you leave me alone?" Stunned, he said no to what he thought was a separation agreement. A few days later, he learned from his father-in-law that Betsy had given the church \$5 million.

The day after Christmas, Jonas again confronted Stevens in his office. With Betsy listening, he reminded Stevens about his promise not to accept more money from Betsy without discussing it with him first. "Have you taken any more money?" Jonas asked. Stevens placed his hand on his Bible: "I swear before Jesus Christ and on this Bible that we haven't taken any more money from Betsy in the last year."

There was no point, Jonas realized, in continuing the conversation. As they left, Stevens said, "We believe in the literal existence of demons. Do you?" "I believe in evil," Jonas replied. "I believe in evil men."

**THE CRISIS**

ALTHOUGH JONAS HAD NEVER GOTTEN along especially well with the Dayton family, they now came together to get Betsy away from the church. A plan evolved to gather the family for an ostensible surprise birthday party for Betsy's father. In fact, the featured guest would be a cult deprogrammer named David Clark. Convinced that Stevens had already claimed the bulk of his daughter's fortune, Wallace Dayton agreed to pay all expenses for the deprogramming. In the end, it would cost him at least \$50,000 to exorcise Betsy from The Bible Speaks.

In mid-January 1987, the Dovydenas family took a train to Minnesota, where Betsy's family was gathering. The children would be cared for in the Dayton family home. The next evening, Wallace Dayton acted surprised when he arrived at a rented house overlooking Lake Minnetonka in the suburb of Wayzata to find a birthday cake and presents awaiting him. As the family finished dessert, there was a knock at the door. Betsy's mother began to cry. "Betsy," she said, "we're so worried about your involvement with The Bible

Speaks." At that point, Clark and his assistant were led in.

At first, Clark simply introduced himself; the strategy was to remain as vague as possible so Betsy wouldn't flee. Flight was her first thought, since Stevens had once warned her that she should run in such a situation. But it was winter, she was coatless, and she was wearing high heels. "Are you a Christian?" she asked Clark. He was, in fact, he had attended seminary and had once belonged to a group like The Bible Speaks. Betsy agreed to stay for the weekend at least. It was an opportunity, she thought, to impress her family with her faith.

**"We believe," said Stevens, "in the literal existence of demons. Do you?"**

**"I believe in evil," Jonas replied. "I believe in evil men."**

For the next five and a half days Betsy and her family, led by Clark, studied mind control. There were videotapes of Hitler and Jonestown, arguments over scripture. The gathering evolved into a subtle test of wills. Betsy had attempted to exorcise her family through immersion in the church, and now, as the Daytones tried to bring her back to reality, she confronted them with a litany of family sins. Old wounds were opened, and the soul-searching was intense.

The turning point came on the third day. Jonas tried to force the issue by confronting Betsy with the \$5 million gift. "I've been lied to, and I'm angry," he said. He reminded her that Stevens had denied the gift with his hand on the Bible. A tense moment followed: Betsy threatened to leave but then decided to go for a walk around the lake, as she had several times before when the discussions became heated. Hours later, to everyone's relief, she returned and went to her bedroom. As she examined the events of the past several months, she came to be terrified that one man had

been exercising enormous power over her life. "I realized," she said later, "this had nothing to do with Christianity. It had to do with something inside me." As the family sat down that evening to a dinner of curried chicken, Betsy finally emerged from her room.

"I lied," she began, "because I was told it was okay to lie." Then she tried to explain what had happened. She told her father about her will, and a Chicago attorney was instructed to draw up a new version. Eventually a conservatorship was set up to protect the rest of her inheritance.

At the end of the following week, Betsy and Jonas flew to Unbound, a halfway house in Iowa City for people emerging from cults. She was shattered; she needed time to heal. "It was a shaky time," she remembered later, "like being a baby all over again." Once, making change in a convenience store, she became flustered, then frightened. At times, she simply lay in Jonas's arms. She and Jonas traveled back to Minneapolis and then to the Caribbean. And as she began to put herself together, a resolve formed. She would sue The Bible Speaks.

Back in Lenox, as winter progressed, people at the church wondered where Betsy had gone. Then an attorney arrived on campus to retrieve the tape recordings and financial records from Kathy Hill's apartment. Jonas had already fired the Dovydenas' Bible Speaks housekeeper, and when the couple returned to Pine Needles in April, they avoided the campus. The legal machinery had been set in motion. The trial last April lasted thirteen days. The courtroom air was energized by the presence of a contingent of parents who had lost contact with their children in the church. Betsy's story was their own. Bible Speaks loyalists brought with them a fatalistic attitude. "It's God's ball game," one of them said. The church's lawyer, Norman Roy Gutman (who has also represented Jerry Falwell, P.T.T., and *Parhousie* magazine), argued that The Bible Speaks was being victimized by an arrogant husband and a wealthy family embarrassed by their daughter's foolishness. His case was weakened by church leaders contradicting their deposed testimony, and by the Campol tapes. By the third week, Gutman was explain-

ing the appeals process to reporters. On May 19, Judge Queenan ruled in Betsy's favor for the sum of \$6,581,356.25.

Gradually, life at Pine Needles returned to normal. Betsy's hair was growing back out from what she called her "bimbo look," but she was still wrestling with her relationship with her family. She could only marvel at how naive she had been. "I let this man come between me and my husband," she said. "And Jonas — I've always thought of Jonas as pretty streetwise, but he didn't see the signals either. We're interested in people, and we're just not very good at defending ourselves."

She was still searching for a church. The exuberance of a black congregation appealed to her; at least the services wouldn't be boring. But when she goes looking, she adds ruefully, "I can tell you this — I don't take my checkbook with me now."

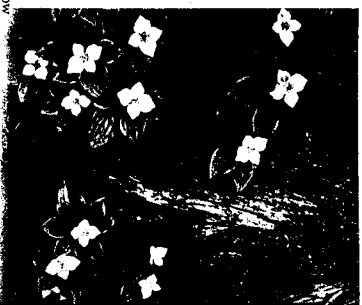
**EXODUS FROM LENOX**

ON TUESDAY NIGHT, JUNE 2, CARL Stevens tendered his resignation at a private meeting of Bible Speaks leaders and announced he was moving to Baltimore. A few days later, when Judge Queenan appointed a trustee to oversee the church's reorganization under chapter 11, the church announced it would shut its doors. Gutman had advised that cooperating with a trustee could weaken chances of a successful appeal. At the last service in the Berkshire Chapel, on June 7, an assistant pastor led a group of fourteen huddled into the night singing, "I've got something that the world can't give/And the world can't take away."

In Lenox, reaction to the church's departure was mixed. Many residents were sad for individual members, but at least one T-shirt was seen in town that read, "Thank you Betsy D. Church-owned properties were appraised, and the Florida condominium was sold for \$275,000. The government-appointed trustee, citing a \$10,000-a-week bill for upkeep, asked the court for permission to liquidate the church's holdings." By mid-June, a steady stream of moving vans was leaving the campus. Some members went to missions elsewhere, others simply awaited the next incarnation of the Bible school. As one student drove away, his car loaded with boxes, he raised his fist. "Baltimore,"

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