

# Business in the Church

The purpose of this paper is to address the issue of utilizing relationships in the local church for the operation of commercial businesses. In particular, we will focus on the proliferation of ‘multi-level marketing’ (MLM) companies that have strategic goals which can lead (and have led) to sales infrastructures being built and marketplaces being created in the Church.

## **WORK AS WORSHIP**

One of the realities that we have to contend with daily is work. We will spend most of our lives engaged in some form of work. Whether arising from our responsibility to provide financially for our families, or the need to steward what is entrusted to us (e.g., keeping a house, maintaining vehicles, having a garden, etc.), work will be a constant companion throughout our lives. The sheer volume of time that is spent working emphasizes the need for us to function with clarity of vision and righteousness in our practices. The Bible is clearly ‘pro’ work. When God made Adam and Eve, He placed them in the garden and commanded them to work the land. They seemed to spend most of their daytimes working while their evenings were spent walking and fellowshiping with God. There was no hierarchy of activities or division between things that were ‘spiritual’ versus those that were ‘secular’. All of life, including work, was lived before God and with Him. All of life carried significance and meaning.

This understanding of life has at least two important implications for the idea of vocation. First, every action is meant to be a form of worship. Understanding this concept transforms not only our approach to worship, but also our practice of work. If every action of life is intended to be worship, then every action of life should be executed in light of what is worshipful to God and should serve the purposes of His Kingdom. In other words, work is not worship just because it is done; rather, it must be done in a way that is worshipful. Work must be engaged in a manner that expresses our love for God and our love for one another. We are called to labor in a way that brings Him glory.

Second, work is a means of extending the Kingdom of God. Work and filling the earth with the image of God were two sides of a singular cultural mandate given to Adam and Eve. Through the extension of their work into all the earth, Adam and Eve were to establish the Kingdom of God in all places. In other words, work has the potential to establish culture. In the course of our work, we will have opportunities to demonstrate the culture of heaven, both in what we say and in how we go about our jobs.

These truths about work remain as valid after the Fall as they were before it. The entrance of sin did not cause work to become secular, but it did introduce a secular way of doing work. While work is not evil, it now presents a danger and a temptation. Work itself can be a means to express motivations that are either sinful and selfish or God-honoring and worshipful. Thus, the distinction in the Bible is not between two realms (i.e., sacred and secular) but between two regimes (i.e., God and Satan). Both God and Satan lay claim to the world and its culture; one is intent on bringing out the goodness of creation while the other is intent on corrupting it. This means that work can now be an expression of either true worship or false; it can establish a Godly culture or a corrupt one.

The ever-present corrupting influence of sin also means that work must now be cleansed by the redemptive power of God. God so loved the world (kosmos) that He sent His Son to redeem it. The redemption that Jesus came to accomplish was a cosmic one; that is, it affects the universe as a whole and as individual parts. The power of what God did in Christ makes possible the triumph of the goodness of creation over its corruption. Specifically for our vocations, this means that our work is redeemed from the corruption of sin when we labor according to the Word of God and with a thankful heart to Him.

Paul affirms this same truth in his letters to the Romans and to Timothy:

*“I know and am persuaded in the Lord Jesus that nothing is unclean in itself...”* **Romans 14:14**

*“For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer.”* **1 Timothy 4:5**

Paul declares that all aspects of creation are good if they are made holy. To make holy is to set apart for the purposes of God. It is to purify and cleanse from moral corruption. Everything must be cleansed by the dual action of submission to God’s declared Word and by offering it to Him with prayer and thanks. Work itself is made holy from the inside out as we submit it to the priority and instruction of God’s kingdom and offer it to God as a prayerful sacrifice for the advance of His purpose.

## **MAKING WORK HOLY**

Such a sobering reality makes it paramount that we consider carefully how we do our work. It is of utmost importance that we engage in our daily activities with a combination of purposeful and joyful engagement alongside rightful self-examination of our motivations, character and methods. We must consider the questions, “What does holy work look like?” and, “How do we cleanse our work from the corrupting influences of sin?” In asking these questions, it is helpful to consider three major categories of work:

**First**, some forms of work are clearly in and of themselves sinful, even if they are legal or even celebrated in a society. The very act of working in these jobs is a violation of Scriptural mandate. For example, any work that actively encourages an ungodly lifestyle, is exploitative, or is unethical must be rejected outright by a Christian (e.g. prostitution, illegal drug dealing, selling products with false claims).

**Second**, other forms of work are neutral and can readily be engaged in a way that is God-honoring and in agreement with the priorities of His Word. Most Christians engage in these types of jobs. While Satan will certainly try to corrupt how we engage in any kind of work, his temptations in most of these vocations typically can be readily seen and avoided.

**Third**, there remain other types of work that seem to carry with them a greater susceptibility to corruption. They are certainly free to be pursued by a believer, and can be made holy. However, these must be handled with greater care, as either the very nature of the job itself or the culture surrounding it involves constant temptations. Such temptations include ungodliness, using people, and distraction from Kingdom priorities. While a Christian may engage in these types of work, he or she must do so with great care and continued accountability to the local church. For example, any career involving fame as essential to its work (e.g., acting, modeling, music, etc.) or with a high pressure to make questionable ethical decisions (e.g., working in politics, medical research, sales, etc.) must be carefully considered and pursued with humility and discernment. Commitment to godliness may be the very thing that prevents, or at least makes much more difficult, the type of success desired in these lines of work.

In addition, we must remember that some freedoms are given extra caution in the Word of God because of the damage they may potentially cause. For example, we do believe that the Bible permits Christians to consume alcohol in moderation. However, the Bible also contains a significant number of warnings about alcohol. This is because the consumption of alcohol increases temptation toward drunkenness and addiction, and it has the potential to offend the consciences of others. It may be made holy, but must be approached with great care and sobriety. We must be careful not to flaunt such freedoms, but rather to engage in them with love and humility. Applying this principle to our labors means that, while we may be free to engage in certain types of work, we must be sure we are employing that freedom with great care and with determination to place the benefit of the body of Christ above personal liberty.

## **WORK IN ITS RIGHT PLACE**

Having then established the validity of work, the invalidity of a sacred/secular divide, and the importance of making our work holy unto the Lord, the question, “Is there a right and wrong context for commercial work?” now needs to be considered.

*“The Passover of the Jews was at hand, and Jesus went up to Jerusalem. In the temple he found those who were selling oxen and sheep and pigeons, and the money-changers sitting there. And making a whip of cords, he drove them all out of the temple, with the sheep and oxen. And he poured out the coins of the money-changers and overturned their tables. And he told those who sold the pigeons, ‘Take these things away; do not make my Father’s house a house of trade.’ His disciples remembered that it was written, ‘Zeal for your house will consume me.’”*

**John 2:13-17**

Here, we see that Jesus refers to the temple as “a house of trade” (ESV). Other translations render it as a “house of merchandise” (KJV), a “place of business” (NASB), and a “market” (J.B. Phillips). Even when Jesus is confronted with apparently ‘legitimate’ commercial trade in the temple, He makes clear His feelings on the subject with astonishing and demonstrative passion.

It is also worth mentioning that this cleansing of the temple recorded in John’s gospel is most likely the first of two occasions of this type. John’s account occurred just after Jesus’ first miracle, the turning of water into wine at the wedding in Cana. The second cleansing of the temple occurred just after Jesus’ triumphal entry into Jerusalem during the last week of His life. This second cleansing is recorded in Matthew 21, Mark 11, and Luke 19. There are differences in the two events, aside from them being nearly three years apart. In the first event, Jesus made a whip of cords with which to drive out the sellers, but there is no mention of a whip in the second cleansing. In the accounts of the second cleansing in Matthew, Mark, and Luke, Jesus describes the scenario as “a den of robbers”, “a den of thieves”, and “A hideout of bandits”! It seems that over a short period of time what started as somewhat legitimate had become grossly corrupted.

So, how is this applicable to us? Although we have buildings where we meet to worship, this is not comparable to the significance of the temple as the “house of God” as was understood in Jewish culture.

However, in the New Covenant, it is clear that it is the corporate gathering of the people of God, namely the “Church,” that is now the true expression of the temple, as we can see in the following scriptures:

*“...you yourselves like living stones are being built up as a spiritual house, to be a holy priesthood, to offer spiritual sacrifices acceptable to God through Jesus Christ.” 1 Peter 2:5*

*“...if I delay, you may know how one ought to behave in the household of God, which is the church of the living God, a pillar and buttress of the truth.” 1 Timothy 3:15*

*“So then you are no longer strangers and aliens, but you are fellow citizens with the saints and members of the household of God, built on the foundation of the apostles and prophets, Christ Jesus himself being the cornerstone, in whom the whole structure, being joined together, grows into a holy temple in the Lord. In him you also are being built together into a dwelling place for God by the Spirit.” Ephesians 2:19-22*

Jesus’ zeal for the purity of His Church, and for its activities to be consecrated (i.e., set apart) for Him, is abundantly clear. Therefore, we should not be surprised that the enemy would be strategic in his attempts to infiltrate and contaminate the Church with other things.

While we acknowledge that there is legitimacy to running certain charitable ventures that directly serve the vision and work of the Church (i.e., food pantries, orphanages, medical centers, schools, etc.), we must be very guarded against Church-based commercial businesses. Throughout Church history, we are able to see how the enemy has at times established commercial footholds in the Church and how corruption and devastation have followed. In more recent times, it has been fairly easy to identify and protect the Church from becoming mixed with business.

However, in the 1940’s, a series of American entrepreneurs emerged who saw an opportunity to bypass regular retail outlets and sell to customers directly by accessing individuals’ social networks. To gain this access, a financial incentive was introduced: a multi-tiered sales commission was offered to their home-based sales force, using the percentage of profit typically allocated for wholesale and retail costs. Influential individuals with large social circles became the focus for this new marketing initiative, and subsequently, churches became prime targets.

## **MULTI-LEVEL MARKETING IN THE LOCAL CHURCH**

Unlike most other forms of business, MLM companies are specifically geared towards selling through the leveraging of relational trust. This results in individuals selling directly to friends and family, both natural and spiritual, as well as recruiting them to be part of a “down-line” sales force.

Clearly, there are individuals who have found involvement in a MLM company to be beneficial in ways beyond financial gain. First, representing products that one believes in and that appear to be genuinely beneficial to customers is an enjoyable and invigorating experience. Also, some have learned valuable business lessons and life skills through the training provided by MLM companies. Most significantly, some have used the interest generated by their products as a natural means of initiating conversations that have led to the sharing of the gospel of Jesus Christ.

Furthermore, we would acknowledge that some church members have worked very hard to avoid the many pitfalls associated with MLM in the church. Without needing to be instructed and with great diligence, they have implemented their own boundaries and limitations so as not to risk either damage to relationships or the potential for accusations of abuse of relationship. However, despite the good intentions and best attempts of some, having observed the practical effects of MLM in the Church over several decades, the following are our observations of the problems of MLM in the church:

## 1. Distraction from the Great Commission

We have found that this type of work is particularly susceptible to corruption and to distracting participants from prioritizing the Kingdom of God. Although we acknowledge that not all MLM companies are the same (in fact, virtually all claim to be “different”), we have observed this to be consistent across the industry. Possibly more than in any other type of business, we have seen these types of companies and products capture the hearts of believers. Passion is a limited commodity, and God is jealous that it would be used primarily for proclaiming the Gospel of God’s grace. In his book, *Money, Possessions, and Eternity*, Randy Alcorn shares the following regarding this issue:

*“Even though I know it will offend some readers, I must say what I believe is true: deep involvement in multilevel sales changes people and often not for the best. Some end up fueling the greed of their brothers and sisters in Christ, tampering with their priorities, and encouraging them to pursue a path of materialism. Some go so far as to restrict their friendships to those who work under them or over them, or buy their products, or are useful in some other way. Some become evangelists who spread literature far and wide, anxious to pass on the ‘good news’ of their wonderful organization and moneymaking opportunity. Sometimes, their ‘gospel’ becomes a cheap substitute for the real gospel. Most of us can only handle one gospel- when there are two we end up sharing the one that is most to our immediate advantage” (Alcorn, 67-68).*

In terms of the time we spend in the context of any church-related gathering, it should be geared entirely to our mission of worshiping God, nurturing believers, and evangelizing the world. Further, it is noticeable that often the most evangelistically effective among us get drawn into MLM.

## 2. Relational damage

Relational damage between members of the Church is extremely common with MLM and comes in many ways. Here are just a few examples:

**a) Feeling used** - Very few people like being sold to, and by now almost everyone in Church life has known some type of sales opportunity suggested by someone they would consider a friend. At times this has been blatant and pushy, leaving people irritated. However, even when products are introduced in the most subtle of ways and meant by the seller as an expression of care, some have felt a deep sense of disappointment that a brother or sister in the Lord would springboard a sales opportunity off a friendship. It should also be understood that friends and family will usually feel some degree of obligation based on relationship and so will give more consideration than they would to a stranger. Not everyone feels this way, but many do and are either too polite or would feel too awkward to communicate their perspectives. Furthermore, highly motivated individuals may attempt to turn their friends and family into a sales organization (as they are specifically encouraged to do) despite the fact that many of these people are simply not gifted in sales.

Basically, we must recognize that whether we are selling or recruiting in these businesses, because we stand to gain personally, it will be very hard for others to perceive us as selfless in our intentions.

**b) Competitive companies** - Occasionally, more than one MLM company with a similar range of products (or different products promising similar results) will emerge within the local church. This can produce an unhealthy competition, and when individuals choose or shift allegiances, feelings of hurt and disappointment are common. When representatives of competing companies passionately proclaim the advantages of their respective product lines, many negative attitudes can be fostered. This can even lead to the possibility of factions in the Church.

**c) Ultimate Disappointment** - Here we acknowledge some variance in experience from company to company. However, in seeking to bring guidance that would apply to the entire MLM concept in the Church, our observations are that disappointment is often based on the following two issues:

**LACK OF SUSTAINABILITY.** The launch of most individuals' MLM opportunities provide early signs of success. This is often due to the fact that it is relatively easy to sell to friends and family. However, once this pool is exhausted, pushing the business to a wider market becomes much more labor intensive and requires greater skills and commitment. The overwhelming majority fail to break into this wider market, and subsequently, we have known very few, if any, in our church history that have remained in the same MLM company for more than a few years. This would seem consistent with the findings of research done on the MLM industry, which seem to indicate that over half of the representatives drop out in the first year, and after five years, a minimum of 90% have left the organization.

**LACK OF PROFITABILITY.** MLM opportunities draw recruits with the enticing promise of requiring little or no initial investment in order to generate a significant income. However, there are often substantial hidden costs associated with the launch of a MLM sales opportunity that are rarely properly factored into the equation. For example, expenses might include a starter kit, marketing expenses, party-hosting expenses, facility rentals, Internet, phone, office supplies, travel expenses, etc. In addition to these, the significant investment of time is often not given a monetary value. In reality, if all the hours sowed into the project were accurately calculated, many would find that their financial gain does not exceed the level of minimum wage. Subsequently, to date we have only known a handful of individuals that have made substantial profit in MLM companies. Once again, our experiences seem to be reflective of MLM industry statistics, which suggest a failure rate ranging from a staggering 95% to 99.99%!

This minority of individuals who actually make money almost always have a number of sales attributes. Typically they are hard working, enthusiastic, persuasive, well organized, and to some degree, devoted to success for a variety of often noble reasons. Without such characteristics, success is unlikely.

### **3. The love of money**

Earning money is a perfectly appropriate motivation for our work, and it is a significant factor in all of our jobs. In fact, we are commanded to work in order to provide for our families. The Bible encourages prosperity throughout its pages. However, the Bible clearly warns us of the danger of the love of money. It is a root of all kinds of evil (1 Timothy 6:10) and is a rival authority to God. We cannot serve both God and mammon (Matthew 6:24).

Even beyond the benefits of products, the philosophy of many MLM companies is to promote the promise of wealth and inflame representatives with a love of money. These companies sell the dream of making a large amount of money with a minimum amount of work. They recruit people primarily by selling the hope of being rich, rather than primarily on the basis of providing a service and receiving a fair wage.

Many of these companies have failed to publish, honestly and clearly, what the average person earns in income and what expectations are realistic. Furthermore, conversations regarding these specific details are virtually absent when recruiting individuals to the company. Usually what is portrayed is the exponential possibility that is typically only available to the few on the top. The reality of market saturation allows the owners of the company to continue selling their product, usually at the expense of those further down the line who are chasing an elusive dream. This is one of the main reasons most people leave multilevel marketing schemes within five years of joining.



## **THE TRUE COST OF SUCCESS**

Assuming one goes on to be successful, it must be on the basis of being comfortable with the fact that statistically, nine out of every ten recruited friends and family are unlikely to enjoy the promised 'success'! The fact is, MLM companies' wealth is based on inspiring thousands of people to believe in a level of success that they will never achieve because once their circle of friends has been exhausted, the majority do not have the skill or time to create a new market!

In reality, the overwhelming majority of MLM representatives are home-based wives and mothers, many of whom are so because of a spiritual conviction. At some point, they and their husbands decided that they would not engage in full-time work in order that they might devote themselves to being a wife and mother. For the few that experience substantial success, this can lead to a departure from the decisions once made, and the need for alternative care for the children becomes a necessity. Despite the benefit of added income, many marriages have suffered from spousal separation as the husband comes in from work while the wife heads out to do her job. Some wives have been so successful in their work that they have become the primary breadwinner in the family. This can produce a role reversal with the husband becoming the helpmeet to the wife while she provides for the family. To be clear, we are not saying that any of these things are fundamentally wrong, but they are often not considered at the start of these ventures and can prove truly problematic in the long run.

## **A DIFFERENT GOSPEL!**

Tragically, it is possible to become so enamored with what we sell that those we interact with will be more likely to hear of the life-changing good news of our product than the good news of Jesus Christ!

Many multi-level marketing companies have labeled themselves as "Christian" and used the Bible to promote their products. However, we must understand that there are no Christian companies - just Christians that work in companies. Using Christianity as a way of advertising is clearly trying to use godliness as a means of financial gain. This should not be done. Furthermore, we must be extremely cautious that we do not fall into the trap of false teaching by using the Bible in an attempt to endorse or sell products. God's Word is sacred and must always be handled with the utmost care and reverence.

## **A NEW CHURCH!**

Not only is there a danger of our "good news" centering around products, but there is also the real risk of developing a sense of relationship and community based around our companies' goals. The truth is, many a MLM company gathering can begin to resemble a home group. In fact, some have found a greater sense of excitement and belonging in these settings - and why wouldn't they? Such gatherings can have great appeal by stirring passion among those with common interests. In addition to this, these groups have in some cases fostered the love of money in unlikely people, distracted devotion from the fellowship, and sapped the Christ-centered passion of well-meaning Christians.

And so, it is because of the particular difficulties of this type of work that we, as shepherds of the flock of God, feel a need to warn the churches in our care. We want to instruct believers on how to handle this type of business and ask that you evaluate your involvement within such businesses in light of the Word of God. To that end, for those who still feel the freedom in God to continue in MLM businesses, we ask that you please honor the following instructions regarding how to conduct your dealings within OCM churches:

## GUIDELINES FOR MLM IN OCM CHURCHES

1. We would recommend avoidance where possible, or at least great caution, regarding the practice of selling products or services to fellow members of your local and related churches. To be clear, this is not to say that church members cannot sell goods/services to fellow members who approach them, but merely that prospective sellers should not be initiators in this regard. We would expect the same restraint on the part of those involved in non-MLM businesses.
2. We insist that there be no trade or distribution of products in the gatherings of the Church. These gatherings should never be used as opportunities to conduct business. Such practices violate the trust of those who come for unguarded fellowship with God and His people. They distract from the focus of the time dedicated to God and to the edifying of His Church. Such actions are inherently selfish rather than sacrificial for the good of the Body.

To be clear, this applies to every time the church gathers. It could be on a Sunday, at home group, at a prayer meeting, at OCM conferences, etc. We have had many instances in which people have been approached, invited to parties, and given samples in the middle of such times. Some have welcomed the approach while others have felt used and saddened by it. In either case, it should never occur in the house of God. As with all other professions, we would expect all business activities to occur in the marketplace and outside of the context of the church.

3. We ask that you refrain from building your sales network with anyone belonging to the OCM family of churches.

We appreciate that this will be a great challenge for some who have already quite extensively developed their “down-lines” with members in the church. As already noted, most MLM companies very actively promote the utilization of personal relationships for the sake of personal advancement. We are asking that those who have a sales network in the church do whatever they can to dismantle or minimize this by (i) encouraging members of their team to look to others in the organization for leadership, (ii) respecting the desire of people to use the product without being pressured to build a business, and (iii) focusing future business on the marketplace outside of church life. We are aware that for some this might be a huge sacrifice to make, but we would encourage you to remember that we cannot surrender things to God without receiving far more in return.

Please note: the italicized phrase “whatever they can” is above to indicate that the action taken will vary according to individual situations. We recognize that in a number of cases, dismantling the downline is not possible, and we would want to discuss these scenarios on a one-to-one level.

4. The principle of not actively selling to the church would also mean we should avoid the following:
  - Using the church directory for business emails
  - Targeting people in the church through direct sales approaches
  - Using relationships to get people to try or buy a product
  - Turning relationships into business leads
  - Actively recruiting people into the business from within the church



5. We would ask you to examine your hearts regarding the love of money. We must ask challenging questions related to this issue: What is fueling my work? Am I in it just to make money or to get rich? Is my heart to serve God and others, or is it selfishly motivated by my own desires and wants? Am I being completely honest with others about what they are committing to and about the average chance of success?
6. We would ask you to consider the insidious nature of false religion. Many multilevel organizations emphasize the promotion of a culture as much as - if not more than - the sale of a legitimate product. Far from a '9:00 to 5:00' approach to work, these companies sell the idea of minimal work hours. However, the amount of work necessary for success often requires a lifestyle that completely consumes the lives of those in the organization. Some have even gone as far as developing a para-church or substitute church organizational style. They have weekly groups similar to home groups, and some have conventions complete with religious meetings. The result is that the product does not just meet a need; the company becomes the primary inspirational and nurturing environment.

The danger here is the loss of our First Love. We have observed that people become more excited about their company than they are about the Church. They start to look to the organization for direction and edification instead of to the Church. They are left without time to participate in the Church due to all of the commitments within the company (albeit a danger in many jobs). A natural result is that people end up pulling back from the Church and investing more in the business.

As this grows, people become more excited about their product than they are about God. Their evangelistic passion is misdirected. The company and the product become the first answer, rather than Jesus, His Word, His people, and prayer. Rather than God permeating all of their conversations, the product does. Instead of looking for chances to witness and encourage people, they look for chances to sell.

## **CONCLUSION**

The process of composing this paper has been an arduous task. We are privileged to lead a truly exceptional group of creatively gifted, enthusiastic entrepreneurs who have, in many ways, already 'bucked the odds' with the level of success they have experienced. In this paper, we have cited many of the dangers associated with MLM, but we are conscious that many in our midst have worked hard to avoid these problems, and in their faithfulness and passion for God have had positive rather than negative results. However, problems have occurred, and especially with the current proliferation of MLM companies and representatives in our churches looking to sell to and recruit from our spiritual family, we feel it is only right that we develop guidelines to protect everyone. We are aware that what we are asking here has the potential to be very challenging for many, and we genuinely care about the emotional and financial impact that this may have on some. We would want to work this out on an individual level with all whom this would significantly affect. We know that this will take time to outwork, but we are convinced that this is the right direction, and we are committed to working this through for the purity of the Church and for the glory of God.

**Some questions often arise in response to this approach, including the following:**

*"What if someone approaches me or wants to buy from me?"*

People in the church who want a product may want to buy it from someone they know, and specifically from someone in the church. This is understandable, but we would suggest two possible responses in such situations. One response would be to refuse to sell to church members (in order to guarantee that there is no crossing of lines in the relationship and to safeguard personal integrity), perhaps referring them to someone outside the church in whose business you have no vested interest. Alternatively, such moments could be handled in the same way any business person should respond to an enquiry. If it is in a church meeting, politely but clearly tell the enquirer to talk to you during ‘business hours,’ and refocus on why we are gathered together.

*"How do I promote my business?"*

We acknowledge that in order for people to buy, they must know what is being sold. Like all businesses, advertising should be done in the marketplace and outside of the Church. Also, dedicated business websites and Facebook pages (to which people would have to voluntarily subscribe) are a more appropriate means of conducting business rather than personal Facebook pages; people didn't become your ‘friends’ in order for you to pitch to them!

*"What if someone in the church asks what my job is?"*

When someone within the church asks what we do for a living, we simply say what we do without turning it into an opportunity to sell.

## **SOURCES**

Money, Possessions, and Eternity, Randy Alcorn

“The Case (For And) Against Multi-Level Marketing” Jon M. Taylor, Ph.D’s e-book

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