

Evangelicals and business ethics: the Bible

What shapes the business ethics of Christians and are they any different to the ethics of other business people?

In this, the first of two articles exploring these issues, I describe some different ways the Bible is being used to shape Christian business ethics in evangelical Christian circles in Aotearoa at the moment.¹ I am particularly interested in approaches to business ethics that are designed to be popular rather than primarily academic. My reason for using the word “evangelical” is because this paper was originally prepared for a Colloquium addressing topics related to “Evangelicals and Social Ethics”. However, I use this word “evangelical” in a fairly loose sense. But one thing that evangelicals usually have in common is their desire to demonstrate the biblical foundations for whatever they propose. So this is where we start. Because there have been a variety of recent attempts to produce biblical perspectives on business ethics. The second article will focus on the shaping influence of the church community.

There are a number of different possible starting points when it comes to using the Bible to promote Christian business ethics. I think that the variety of different approaches we now go on to describe illustrates this.

1. A verse for every occasion

One way to use the Bible when you are working on an issue is to try to find every Bible verse that might have something to say about that issue. One book that seeks to do this with relationship to business ethics is *The Businessman's Topical Bible*² (I understand there is also a companion version *The Businesswoman's Topical Bible*, but I



haven't seen it). This book seeks to address 100 common workplace issues and problems by listing relevant Bible passages under each heading and using altogether 1550 Bible verses. The subjects range far and wide from what to do when a customer is dissatisfied, to when you lose a key employee, when you feel betrayed, when you feel tempted to cheat, when your employee needs motivation. Some of the passages seem quite relevant although many others seem only more remotely

relevant or even to involve a bit of Scripture twisting if they are to prove a point.

2. Looking for good business principles

This approach is illustrated by the work of the late Larry Burkett. His *Business By The Book* is subtitled *The Complete Guide of Biblical Principles for Business Men and Women*.³ Burkett is best known for the development of Christian Financial Concepts, an enterprise that specialises in

financial planning and budget advice with a special concern to warn Christians against excessive use of credit and to promote the need for careful financial planning and goal setting. This book announces “Six Basic Biblical Business Minimums” including:

- Reflect Christ in your business practices.
- Be accountable.
- Provide a quality product at a fair price.
- Honour your creditors.
- Treat your employees fairly.
- Treat your customers fairly.

Burkett then goes on to address a host of different business issues by announcing principles derived from particular biblical passages that can be applied in a practical way. As seems to be the way in most American books, much of this book is made up of illustrating these principles with a variety of supporting anecdotes. It still majors on developing Burkett’s financial concepts, but a lot of other practical issues are also addressed in a way that attempts to be faithful to mostly broad principles drawn from Scripture. Burkett’s work has been carried on through the continuing publication of his books and is also associated in New Zealand with Crown Financial Ministries New Zealand.⁴

Another example of a similarly principled approach, but this time from a more theological rather than practical perspective, is Wayne Grudem’s *Business for the Glory of God*.⁵ Grudem identifies nine things that business depends on including ownership, productivity, employment, buying and selling, profit, money, inequality of possessions, competition, and borrowing and lending. Grudem then attempts to show how the Bible demonstrates that each of these elements “is fundamentally good and provides many opportunities for glorifying God, but also many temptations to sin.” In the light of this Grudem is concerned to explore how the Bible encourages us to realise the former while resisting the latter.

Still another example is

*Management by Proverbs*⁶ a book built around 19 management principles based on teachings derived from the biblical book of Proverbs. Michael Zigarelli develops these under five main headings including laying a personal foundation for success, building a competitive workforce, cultivating a culture of commitment, evaluating and rewarding performance, and controlling workplace conflict.

3. One clear command

As *The Businessman’s Topical Bible* demonstrates, if we attempt to take seriously all the commands in the Bible it will take a lot of work to learn them all. And a lot more work to decide how to use them. Because so many of the commands seem rather irrelevant or hard to apply now, is there a way of simplifying our approach that still takes the Bible seriously? One way is to emphasise the importance of the Ten Commandments of Moses (or some version of these) which has clearly become a major battle in some American contexts as evangelical Christians push to have the Ten Commandments displayed in Schools and Courtrooms and other public spaces. But so far this particular approach would not seem to have gained much traction in New Zealand. But there are signs that other attempts to simplify this command-based approach are being made.

There is an undeniable attraction in reducing all the Bible’s moral imperatives to just one overarching command. This is the approach taken in John Maxwell’s book *There’s No Such Thing as Business Ethics*.⁷ Although John Maxwell is a North American pastor, his writings, primarily focussed on leadership development, have been widely distributed in New Zealand. This book on business ethics is too recent to have made a big impact, but the popularity of his other writings and the straightforward approach of this book, combined with the fact that there are New Zealand groups dedicated to circulating his material,⁸ mean that this may well prove attractive to some.

Maxwell maintains, as the title of his book suggests, that there is no such thing as business ethics. Only ethics. There is just one standard across the board that applies to the whole of life. In the midst of a complex world Maxwell maintains we need some simple, practical and applicable guidelines. And fortunately we can reduce these to one simple rule for making decisions; The Golden Rule (Mt 7:12). And applying this rule just means asking “How would I like to be treated in this situation?”

In explaining why he chooses this particular approach, Maxwell offers four reasons saying:

- 1 Most people, cultures and religions accept the Golden Rule.
- 2 It is easy to understand.
- 3 It is a win-win philosophy.
- 4 It is a compass when you need direction.

On this basis Maxwell suggests that keeping this single principle clearly in focus is enough to make our integrity guideline, although he recognises that we will probably also need other people to hold us accountable. He also spends time in this book identifying those pressures that are most likely undermine our commitment to act on this principle and those things that we will need to keep in place if we are to remain faithful to this principle. So he does suggest that it will not be easy. Simple, but not easy, is the way to which he points us, with a number of other suggestions about what this will require. These include the following five elements:

- Treat people better than they treat you.
- Walk the second mile.
- Help people who can’t help you.
- Do right when it is natural to do wrong.
- Keep your promises even when it hurts.

But doesn’t this sound remarkably like Situation Ethics? In 1966 Joseph Fletcher published *Situation Ethics: The New Morality*. It was an attempt to find a middle way between legalism and antinomianism (no rules). He proposed that the love command is the only absolute moral principle and each situation needs

examining carefully to determine what love requires there and then. Other moral rules are “illuminators” indicating common wisdom about what usually results in the most loving consequences for all involved, but they have no universal significance and no absolute binding power. Everything else must be set aside if love can be better served. This approach therefore is built around one command and for the rest is concerned about utilitarian consequences (the action that will bring about the greatest good for all) worked out contextually. But Fletcher doesn’t really clearly articulate what that good consists of and how it can be determined. He is forced to devise a number of other principles (four presuppositions and six propositions) to define what the most loving thing might be and the relationship between love and law, love and justice, love and freedom, etc, so that other principles also need considering.

By using some exceptional case studies, Fletcher ends up calling good some things that might normally be thought evil, because there seem to be some good loving reasons for acting a certain way. For example, for the sake of love one may murder, lie, abort, commit adultery, etc. Many other people would rather see that in a fallen world sometimes we are faced with making choices between two evils.

It does seem to me that there are some real similarities between the approaches of Maxwell and Fletcher, although Maxwell wouldn’t appreciate this comparison, and they run into similar problems. The simplicity of elevating the significance of one principle is attractive, and is helpful in some ways, but may also prove far too simplistic and quite deceptive in other ways, because it still needs a lot of qualifying definitions to provide clarity.

4. WWJD – What would Jesus do?
One hundred years ago, Charles

Sheldon wrote a book called *In His Steps* which was about how the behaviour of people changed when they started asking “What would Jesus do? What would Jesus think? What would Jesus say?”⁹

More recently another WWJD movement has come into being, inviting people to ask the same question. It has even become an industry especially popular among New Zealand Christian young people, selling all sorts wrist bands and necklaces and other trinkets with the WWJD logo on them.¹⁰ It asks a plain question and its simplicity and focus on Jesus probably helps to explain why it is so attractive to young people in particular. Whether just asking this question helps to adequately answer

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the question “What does Jesus want me to do now?” is debatable. It would seem to assume that the mind of Christ is easy to discern. And it probably also assumes that we understand a lot more about Jesus than this simple statement supplies.

It may be a good question to ask, but not so easy to answer without a lot of other knowledge. However this is not to suggest that it may not be useful. A more systematic and academic example of this approach that returns to a moral vision of Jesus for guidance is provided by *Kingdom Ethics: Following Jesus in Contemporary Context*.¹¹ It is clearly not easy to come up with a biblical approach that is at the same time simple, adequate and comprehensive. But Alexander Hill thinks that he has come up with a solution.

5. Hill’s big three

Alexander Hill is now the president of the InterVarsity movement in the USA and, as such, is influential in shaping student thinking around the world through InterVarsity’s

links with the International Fellowship of Evangelical Students. Prior to his present appointment, Hill taught in the School of Business and Economics at Seattle Pacific University. While there he became concerned by criticism that evangelical approaches to using the Bible to develop business ethics were largely rule-bound and often lacked relevance. For Hill “the foundation of Christian ethics in business is not rules but the changeless character of God.”¹² We as humans have been created to emulate God. Ethics (the study of human character) logically follows theology (the study of God’s character). Behaviour consistent with God’s character is ethical – that which is not is unethical. Therefore a business act is ethical if it reflects

God’s character. And for Hill God’s character is defined in short by God’s concern for holiness, justice, and love. Hill sees these as the three primary

aspects of the character of God that keep on recurring in biblical descriptions of the way God acts. As a result, Hill maintains that Christian ethics requires that all three aspects be taken into account all the time. Overemphasising the importance of one at the expense of the others always leads to a distortion in ethical thinking. For example, Hill suggests that an overemphasis on holiness can easily lead to hypercritical legalism, while an overemphasis on justice without the other anchors can easily produce harsh outcomes. And love orphaned lacks an adequate moral compass. Each, like a leg on a 3-legged stool, balances the other two.

And so it is on this foundation that Hill in his book *Just Business*¹³ goes on to explore honesty and deception, concealment and disclosure, employer–employee relations, employees’ rights, discrimination and affirmative action, the environment and property.

This approach does take into account more dimensions than those

that just focus on a single principle and so would seem to provide for a better balance. At the same time, it still retains some simplicity in providing just three lenses to look through in approaching any particular ethical dilemma. And it is relatively easily comprehensible, although the concepts of love, justice, and holiness certainly need significant explanation. However, any attempt to summarise the character of God with just three words should probably not be viewed as absolute.

6. The 4-way test

The 4-Way Test was conceived by Herbert J. Taylor¹⁴ and adopted by Rotary International many years ago. This test involves asking four short questions:

- 1 Is it the Truth?
- 2 Is it Fair to all concerned?
- 3 Will it build Goodwill and Better Friendships?
- 4 Will it be Beneficial to all concerned?

Taylor says that these were conceived as a result of his career in business and his deep Christian faith, and it was particularly shaped by his memorisation of Jesus' Sermon on the Mount (Mt 5-7). Taylor believed that if a company's leadership and its employees were encouraged to think rightly they would act rightly too. But this required some sort of ethical yardstick they could easily memorise and apply to what they thought, said, and did in relationships with others. While not an explicitly Christian organisation, Rotary has some strong church links and many evangelical Christian participants. In trying to deliberately promote wider thinking about business ethics a number of Rotary Clubs in New Zealand have recently been promoting "The 4-Way Test".

7. A credal approach

Dr Richard Higginson is Lecturer in Christian Ethics at Ridley Hall, Cambridge, and Director of the Ridley Hall Foundation for the study of "Faith and Work" issues. He is also editor of the "Faith in Business" journal and has visited New Zealand. Higginson writes for business people

who are struggling to relate their personal faith and values to the way business seemingly has to operate. His *Called to Account* is another attempt to bring together serious Christian theology and business practice.¹⁵

What Higginson advocates is a credal approach to theology and ethics. He maintains that the Apostles' Creed and Nicene Creed provide Christianity with its essential structure of ideas and these describe the overall shape of the biblical story. Higginson devotes each chapter of this book to exploring the theological and ethical implications of a portion of the Creed to the business world. Chapters are devoted to The Trinity, Creation, Managing Planet Earth, The Reality of Sin, The Law, The Incarnation, The Cross, Resurrection, The Spirit and The End Time.¹⁶ A later chapter look at "The Under-developed Role of the Church" in nourishing the people of God.

If this looks much more like theology than ethics Higginson's overall orientation is practical, with frequent reference to case studies and real-life marketplace ethical dilemmas. This is helped by the fact that an important part of Higginson's work is hosting regular seminars for business people built around particular ethical concerns.¹⁷

Part of the attraction of Higginson's approach is that it develops the Bible story in a way that most Christians are familiar with. It is not built on an unfamiliar structure, nor does it assume a lot of previous theological knowledge. It also covers a comprehensive span of biblical themes rather than building a whole theology on just one or two themes. Thus it has the ability to incorporate the insights of other theologians and can easily be expanded or condensed. At the same time it is not light reading and is at the more academic end of the "popular" spectrum.

Higginson concludes his book with a "Method for Moral Decision-Making".¹⁸ This is the simple methodology he advocates:

- 1 Consider the relevant facts.
- 2 Consult the important sources of guidance – especially the Bible with sensitivity to the best way of

reading the Bible to address this situation.

- 3 Identify the vital principles.
- 4 Evaluate an order of priorities.
- 5 Take the decision prayerfully before God.

8. A trinitarian approach

Higginson develops, in a more popular and systematic way, the work on Christian theology as a resource for management pioneered by Christian Schumacher.¹⁹ This earlier work was not easy reading and not exactly a "popular" introduction to Schumacher's thinking. However more recently Schumacher has written, in a more autobiographical style, *God in Work*²⁰ which has circulated more widely in New Zealand.

Schumacher seeks to investigate what "wholeness" in work looks like in the light of the relationships between the three Persons of the Holy Trinity. He sees these relationships as the source of the three dimensions of human creativity: planning, doing and evaluating: "Work is 'whole' when the action of the Father, the Son and the Holy Spirit is fully manifest in it, and when [people] collaborate within a structure and spirit which reflects Christ's mystical body the Church."²¹ Schumacher goes on to describe how and why work has become deformed and proposes a practical basis for restructuring in the light of the promise of the emergence of a New Order which we work to anticipate and which God will bring to completion. According to Schumacher, everyone should have the opportunity to apply creative and critical thought to the work in which they are involved. On this basis, he advocates the organisation of companies into small work-groups, so that all may experience the satisfaction of "whole work". Schumacher's work can be seen as an extension of the quest of his father, Fritz Schumacher, to promote "good work",²² but within a more explicit theological framework and with more direct connections with industrial and commercial enterprises.

The reason for including

reference to Schumacher in this study is not only because his books are read here, but also because the consulting enterprise that has grown out of his work does work in New Zealand and has attracted the involvement of Christians from evangelical backgrounds.²³

9. Christian virtues

A lot has been written recently about rediscovering the value of virtue ethics. Much of this has been pretty academic and associated with the names of people like Alasdair MacIntyre²⁴ and Stanley Hauerwas²⁵ and others. What these approaches suggest is that good people are more likely to make good choices and so we should concentrate on growing people of good Christian character rather than just people who know the rules. A helpful biblical introduction to this approach is provided by Benjamin Farley.²⁶ Farley provides a systematic survey of virtues in the Old and New Testaments and explores their relevance for Christian living today. Another interesting example of this approach applied directly to business ethics is supplied by philosopher Tom Morris in his fascinating book *If Aristotle ran General Motors*.²⁷ Although Morris is primarily starting from Aristotle's emphasis on the significance of truth, beauty, goodness, and unity and this shapes the structure of his book, he is a Christian and makes frequent references to Christian perspectives along the way. Mark Strom, the new principal of the Bible College of New Zealand, utilises a similar approach in his writing on leadership and character development.²⁸ There would seem to be room for more work to be done in this regard. It could be very useful to help us discern those aspects of Christian character that we should be most concerned to see grow in the light of the sorts of challenges Christians can expect to face in the marketplace today and tomorrow.



10. Biblical examples

Most leading figures in the Bible story were not professional religious people. They were people God spoke to and through in the midst of their everyday working lives. Hence, many of the most useful sources to highlight workplace ethical concerns and dilemmas are to be found in the narrative portions of Scripture. The stories of Joseph, Daniel, Nehemiah, and Esther are some obvious examples. But to explore these stories from a workplace perspective may involve bringing to them new questions and understanding them in

new ways, because the survey work that has been done clearly demonstrates that this is seldom the perspective from which they are normally explored in our teaching and preaching.²⁹ For example, I remember hearing a cry of exasperation from a law professor in Australia who had just been involved in some demanding international peace negotiations and at the same time had sat through a series of sermons on Nehemiah in his local church congregation. There was much made of Nehemiah's example of prayerfulness and leadership and integrity, but without any mention of his roles as a local body politician, building contractor, or international negotiator:

There was so much there that I and others could have related to, if only the man had been brought down to earth. But instead it was all spiritualised and we were left without really exploring in any specific ways how this man remained faithful in spite of the multitude of competing time demands and expectations he operated under. Surely Nehemiah provides a wonderfully relevant example for people under pressure in our modern world. But instead it was an opportunity lost!

The workplaces of Joseph, Daniel, and Esther were all environments where foreign gods were worshipped and they found themselves in some very difficult positions when it came to making ethical decisions,

especially as representatives of a religious minority. Isn't this how many Christians feel today? Bringing to life familiar biblical characters with a new sense of how their faith and daily work were integrated offers us a rich fund of important resources to be exploited more fully, and the possibility that they will become much more powerful models of faith at work for ordinary Christian people who can identify with their struggles.

Parrott and Parrott³⁰ describe a ten week course designed to help participants solve vocational dilemmas through gaining familiarity with the stories of Abraham, Jacob, Joseph, and Moses. Each Old Testament narrative is examined in depth with some key questions in mind that are designed to extract some enduring vocational lessons, and then participants are invited to apply these lessons to their own career journeys.

American Os Hillman whose daily devotional emails³¹ are widely used adopts a similar approach. Another example is the work of New Zealander Beulah Wood who has produced a book of 12 studies about *Women at Work in the Bible*³² that was originally designed primarily for an Indian audience. Biblical character studies is also the focus for a major research assignment for the Ethics for the Marketplace B course offered through the Christchurch Regional Learning Centre of the Bible College of New Zealand as students are asked to do an in-depth study of a biblical character faced with an ethical dilemma that parallels the sort of challenge that people are still likely to experience today. *The Word in Life Study Bible*³³ was also produced to help people read the Bible from this perspective with many helpful articles and indexes. John Purdy even uses a selection of the work-related parables of Jesus to explore a variety of moral concerns.³⁴

Conclusions

In summary, when it comes to using the Bible to address questions of Business Ethics, it is plain that all of the classical approaches to doing Ethics are utilised. We can summarise these approaches in the following

way:

- a **Command:** this approach asks “Is this action right or wrong in itself?”
- b **Consequences:** this approach asks “Will this action produce mainly good or bad results?”
- c **Contextual** approaches to ethics ask “What is the most fitting response in this context or culture?”
- d The **Character** approach asks “Is the actor a good person with good motives?”

Some of the examples described above emphasise the significance of one of these classical approaches at the expense of the others, while others suggest that some combination of these approaches is most useful.

Taken together they suggest that to determine the true morality of an action we need to consider:

- 1 The morality of the action itself.
- 2 The consequences of the action.
- 3 The meaning of this act in this context.
- 4 The motives and character of the actor.

Plainly there is no one biblical approach for developing a Christian business ethic. Instead the Bible provides us with a number of lenses through which we are invited to look to examine and critique the morality of the marketplace and our actions in it.

It is also plain that a number of evangelicals have been quite enterprising in exploring different ways of using the Bible to promote Christian ethical thinking in the marketplace and several of these are having some impact on shaping the thinking (and hopefully also the behaviour) of Christians in Aotearoa.

The article above is part one of an extended consideration of ethics in the marketplace by Alistair Mackenzie. It is intended that Stimulus will publish part two in the next issue.

Endnotes

1. This does not mean that the approach needs to have originated in New Zealand but there do need to be real signs that it has impacted on some part of the evangelical

Christian community in New Zealand.

2. Mike Murdock, *The Businessman's Topical Bible* (Tulsa: Honor Books, 1992).
3. Larry Burkett, *Business By The Book* (Nashville, TN: Thomas Nelson, 1990).
4. See details from their website at www.crown.org/cs/home.asp?sid=9 [Accessed 3 August 2005].
5. Wayne Grudem, *Business for the Glory of God* (Wheaton, IL: Crossway, 2003).
6. Michael Zigarelli, *Management by Proverbs* (Chicago, IL: Moody Press, 1999).
7. John C. Maxwell, *There's No Such Thing as "Business" Ethics* (USA: Warner Books 2003).
8. E.g. Max Palmer's International Resource Network in Christchurch. See <http://www.irn.org.nz/index.htm> [Accessed 3 August, 2005].
9. You can find the text of this book at <http://homechurch.org/spirituality/sheldon/> [Accessed 3 August, 2005].
10. See <http://whatwouldjesusdo.com> [Accessed 3 August 2005].
11. Glen H. Stassen and David P. Gushee, *Kingdom Ethics* (Downers Grove: IVP, 2003), especially 409-426 on Economics.
12. Alexander Hill, *Just Business: Christian Ethics for the Marketplace* (Downers Grove, IL: IVP, 1997), 13.
13. Ibid.
14. See www.4waytest.org [Accessed 3 August, 2005].
15. Richard Higginson, *Called to Account* (Guildford: Eagle, 1993).
16. An abbreviated version of Higginson's theology of business appears in David Atkinson, *Pastoral Ethics* (Oxford: Lynx, 1994), 153-164.
17. The results of some of these consultations are summarised in Richard Higginson, *Questions of Business Life* (UK: Spring Harvest, 2002).
18. Higginson, 224-240.
19. Christian Schumacher, *To Live and To Work: A Theological Interpretation* (Bromley, Kent: MARC Europe, 1987).
20. Christian Schumacher, *God in Work* (Oxford: Lion Publishing, 1998).
21. Schumacher, *To Live and To Work*, 93.
22. Fritz E. Schumacher, *Good Work* (New York, NY: Harper & Row, 1980).
23. See www.work-structuring.com [Accessed 3 August, 2005].
24. Alasdair MacIntyre, *After Virtue: A Study in Moral Theology* (Notre Dame, NY: University of Notre Dame Press, 1984).
25. Stanley Hauerwas, *Character and the Christian Life: A Study in Theological Ethics* (San Antonio, TX: Trinity University Press,

1975 and *Vision and Virtue* (Notre Dame: Fides/Claretian, 1974).

26. Benjamin W. Farley, *In Praise of Virtue: An Exploration of Biblical Virtues in a Christian Context* (Grand Rapids, IL: Eerdmans, 1995).
27. Tom Morris, *If Aristotle Ran General Motors* (New York, NY: Henry Holt, 1997).
28. *Character, Wisdom and being a Leader: older insights for modern leaders*, edited transcript of an address to the Foundation for Young Australians conference, Australian Maritime College, Launceston, Tasmania, 13 July, 2001. Also Dr Mark Strom with Tony Weir, *The Arts of the Wise Leader*, unpublished book manuscript, and “Humility: the tale of a virtue” from *The Seven Heavenly Virtues of Leadership*, Carolyn Baker (ed.) (Sydney: McGraw-Hill/AIM, 2003).
29. See Alistair Mackenzie, *Faith at Work: The Journey and the Issues* at <http://www.seedbed.info/english/papers/6.doc> [Accessed 3 August, 2005]. also Mark Greene, *Thank God It's Monday* (England: Scripture Union, 1997), 19.
30. Leslie L. and Les Parrott, *The Career Counsellor* (Dallas, TX: Word Publishing, 1995), 70-86.
31. See <http://www.todaygodisfirst.com/> [Accessed 3 August, 2005].
32. Beulah Wood, *Women at Work in the Bible* (Bangalore, India: SAIACS Publications, 1998).
33. *Word In Life Study Bible* (Nashville, TN: Thomas Nelson 1993,1996,1998).
- 34 John C. Purdy, *Parables At Work* (Philadelphia, PA: Westminster Press, 1985).



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