

Churches Under Christ Newsletter

December 1, 2020

The Newsletter for churches who choose to glorify God by remaining under the sole authority of the Lord Jesus Christ; as opposed to those churches who choose to place themselves under the authority of man through incorporation (corporation sole or aggregate), Internal Revenue Code § 501(c)(3) or § 508(c)(1)(A) tax exempt status, unincorporated association status, charitable trust status business trust status, etc.

- Matthew 16:18 "And I say also unto thee, That thou art Peter, and upon this rock I will build **my** church; and the gates of hell shall not prevail against it."
- Ephesians 1:22 "And hath put all things under his feet, and gave **him to be the head over all things to the church.**"
- Acts 5:29 "Then Peter and the other apostles answered and said, We ought to obey God rather than men." [A church in America can organize so as to glorify both God and man without persecution because of the highest law of the land concerning church state relationship: the First Amendment to the United States Constitution. That alone cancels the false Romans 13 argument given by many churches for betraying God through incorporation, 501(c)(3), 508(c)(1)(A) or other "legal" status which places a church under man's laws.

PLEASE DO NOT HESITATE TO CONTACT THIS MINISTRY IF YOU CANNOT ACCESS A RESOURCE IN THE NEWSLETTER OR FOR ANY REASON. YOUR COMMENTS, SUGGESTIONS, ENCOURAGEMENT, AND CONSTRUCTIVE CRITICISM ARE GREATLY APPRECIATED. Brother Jerald Finney, 512-785-8445; E-mail: gerald.finney@sbcglobal.net

Churches Under Christ Ministry Website: geraldfinney.com

To listen to the 501(c)(3) Song: <https://www.youtube.com/watch?v=2Ob135YjeUU&feature=youtu.be>

Biblical Law Center Website: <http://bibicallawcenter.com/>

Short Answers to Some Important Questions: <https://geraldfinney.com/2018/12/07/short-course-important-questions-answered/>. Questions such as "What Does Church, Inc. Mean?," "Who Is Head of the Incorporated Church?," "What is 501(3)?," Etc.

Please notify me if you know of a non-incorp., non-501(c)(3) church in the greater Kansas City area of Missouri.

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1. A BRIEF REVIEW OF SOME DEVELOPMENTS AND ACTIVITIES DURING OCTOBER 2020

(For a complete report, see the Activity Log at the end, starting on page 6. Of course, the less important matters and some matters not related to the work this ministry does are not included here or in the log at the end.)

Nov. 1: Published [November 1, 2020 Churches Under Christ Newsletter](#).

Nov 1: Sent Questionnaire 2 to a Pastor who is planting a church. An issue was raised in completed Questionnaire 1—the church will have a collateral or associated ministry which is incorporated and 501(c)(3). He quit contacting me. It was obvious from ministry material he had been presented with (the initial letter and Questionnaire 1), that the ministry cannot help churches who, in the studied opinion of this ministry, want to play both sides of the fence and dishonor God's principles.

Nov. 5: Call from a pastor referred by another pastor. The corp. owns about an acre, meetinghouse only. Property in city business district, valued at about 2 million. Want to get church out of corporate, 501(c)3 status and legal status of any kind. The men of the church want to get this done now—are very excited about it. They want to jump in and do it. Bro. Tackett became assistant pastor in '78, pastor in '90.

They read the corp. docs and saw that they the 2 heads – that they were 2 entities, one for financial and one for church matters. Also, they saw that they were not submitting themselves as they agreed [in their 501(c)3 contract or agreement]. They agreed that they would not preach or teach on certain matters, but they were doing so. We discussed these matters at some length.

[We discussed various matters for some time]

Nov 5: Sent him an email with links to ministry online teaching on the common law trust.

Nov. 11: Received mail ... with corp. documents.

Nov 11 at 1:58 PM: Dear Brother,

I received you mailing yesterday. Will be looking forward to talking with you.

God Bless,

Brother Jerald Finney

Nov. 25: VM from Bro. ____ wanting to do a conference call with members of his church. He said they studied the materials I sent links to etc. Returned call. Set appt. for conference call Sat. Dec. 12 at 3 pm CT.

Nov. 10: VM from a pastor. Some church members are having problems with CPS. I called him back and left a VM telling him to give me a call back. He has not of December 1, 2020 called me back.

Nov. 10: Call from a pastor of a church that closed the trust account which had been opened in 2012. There have been several new owners since then and this newest one just closed the account. This ministry is advising him as he seeks to open a new trust account. Will update later. He is in no great hurry. More details in Section

Nov. 11: VM from a lady. She and husband have spent a lot of time on the ministry website looking at the materials on the ministry website. She does a broadcast and is dealing with these issues. Spent a lot of time talking to her. She sent a link to some of her teachings. I watched one video, but did not have time to listen to more. I realized that we disagreed on some vital matters. Nonetheless, I emailed the initial mailing to her. She returned completed Questionnaire 1. I emailed her back and informed her that we disagree on important matters and that I would like to talk with her husband with her included if desired. We continued to communicate for some time, but it became apparent that this ministry could not, in good conscience, be of help.

Nov 11: Email stating that they are going to start a ministry to reach out to business men ... and another ministry for kids. I replied that day: "This ministry helps *churches* who wish to organize as churches under Christ and Christ alone; i.e., churches who do not wish to submit themselves to man's law (incorporation, 501c3, etc.); who wish to remain un100% under the protection of the First Amendment and corresponding state constitutional provisions; who wish to remain separate from civil government. If that is your concern, please feel free to contact me."

Nov. 10-29: Communicated with a church which established a common law trust. The trustee is purchasing property for the trust estate to be used 100% for church purposes. Sent them excerpts from the law and advised them on the property tax exemption purposes, etc. They are still in the process and have an attorney from their state to help them with the purchase and title, etc. See section 4 for details, including excerpts from the law, etc.

Nov. 13: VM from lady who wanted list of churches. Left church in California. Returned call. Informed her that we do not give out lists. She lives in Irvine California. They left a church there and have a Bible study group. They are planning to move to Texas. She said churches are not preaching the Bible, just giving messages with a few verses here and there. They want to move to Texas because it is hard to raise their 4 children in a Christian manner in CA. Referred her to Dr. J. Vernon McGee. I called her back and talked with her.

Nov 18: Email from a brother this ministry has consulted with for over a year. He and the whole church they were members of were from former Soviet Bloc countries and were persecuted there. They came to America for religious liberty. He and several members tried to persuade the church they were in not to incorporate and get 501(1)(c)(3) status. When unsuccessful, they decided to move to a more conservative state and plant a new church. They have moved. They executed common law trust documents a week or so ago. They now want me to advise them on opening a trust bank account. They sent me copies of the executed trust documents. I advised them on how to open the trust account.

Nov 20: Received the following email: "Hello, brother Jerald. I am glad to inform you, that we have opened bank account using DOT at the first credit union we went to. Thank God, process was smooth and easy. ...

Nov. 18 through present: Call from a pastor who wants to establish a common law trust. We talked for some time. I sent him links to some resources which explain the common law trust. I also sent him the initial mailing on Nov. 23.

Nov. 20: VM from a great pastor and friend who established a church common law trust many years ago. We discussed a newly passed city ordinance concerning Covid19. He executed a very wise plan to deal with the situation.

Nov. 23-30: Contacted a pastor who is seeking information to establish a church as non-501c3. They have been meeting over 7 months and are receiving tithes via check; so they are going to open a bank account as a "DBA." But they are seeking more information. They are now meeting in a home. He has checks made out to the church and needs a bank account. He was advised to open a DBA account. I advised against that and told him why. We talked for a long time. Want to get trust executed asap. **Nov 23:** Sent him the initial mailing. **Nov. 30 :** Received back the completed Questionnaire 1.

Nov 12-28: Heard from a pastor and trustee who established a common law trust months ago. He decided to open a bank account and, against my advice, back in August, filled out a bank form in such a way as to proclaim that the trust was an unincorporated association. I was consulting with him about that, but he suddenly cut off communications and I did not hear from him until November 12 about another matter. Told him that the ministry can no longer be of help since he had undone what the common law trust documents did. After back and forth emails, I emailed him:

- If you want to work together, you can contact me and we will set up a time to talk. I will show you exactly what you did wrong. I will go over the form you filled out and the letter proceeding it. I will explain what you have done so and why. I will also work with you as you seek to get an account. I will spend all the time needed, with no desire for any gift and for no charge. If you decide that you think I am wrong about something, I will be glad to discuss the matter, in love. If you can show me where I am wrong, I will repent of my error and proceed accordingly.
- However, I expect you to honor the Lord and this ministry as you proceed. You do not honor Him or this ministry by acting against the advice of this ministry without, at the very least communicating, what you are doing.

- If, after an honorable attempt on both your and my part, we cannot come to agreement, we will have no choice but to part ways. Is that event, I will wish you Godspeed.

It is up to you. I hold no anger or hard feelings toward you. I love you and the church you pastor. I love churches and pastors who sell out the Lord in any way. But I stand on the Word of God and will not compromise its principles. Love and truth are inseparable. You are free to do whatever you want, but if you desire the help of the ministry we must agree on matters and we must work together. You cannot go off on your own, as you did, without continuing communications, and mess things up. If you go off on your own and do things correctly, great; but if you mess things up, I cannot be held responsible for your mistakes and I cannot try to cover them up.

Please feel free to contact me about setting up a time next week to discuss this.

2. BASICS OF THE LOVE STORY BETWEEN CHRIST AND HIS CHURCHES, AND THE COMMON LAW BIBLE TRUST PLUS FALSE REASONS FOR CHURCH LEGAL ENTITY STATUS (1-5) LINKED TO AT: <https://jeraldfinney.com/>

1. Christ and *His* Local Visible Churches: A Love Story
2. One Church Under God
3. Common Law Bible Trust Explained - Resources
4. Bible Basics - The Trust Relationship of Churches under Christ
5. False Reasons of "Christian" Lawyers and Pastors for Corporate, 501(c)(3) Status or Legal Status of Any Kind

HOW A CHURCH CAN ESTABLISH A COMMON LAW (BIBLE) TRUST (6-11):

6. Need Help?
7. Initial Mailing
8. Policies, Procedures, and Guidelines of the Churches Under Christ Ministry
9. Questionnaire 1
10. Questionnaire 2
11. Documents Used To Establish a Church under Christ and Christ alone

3. FEATURED SERMONS, ESSAYS, AND BOOKS

Featured Study: Common Law Bible Trust Explained: Resources at <https://jeraldfinney.com/posts/trust-explained/> <https://jeraldfinney.com/posts/trust-explained/>

Links to short teachings on questions important to churches under Christ: [Short Answers to Some Important Questions](https://jeraldfinney.com/2018/12/07/short-course-important-questions-answered/) at <https://jeraldfinney.com/2018/12/07/short-course-important-questions-answered/>.

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PLEASE DO NOT HESITATE TO CONTACT US FOR ANY REASON. YOUR COMMENTS, SUGGESTIONS, ENCOURAGEMENT, AND CONSTRUCTIVE CRITICISM ARE GREATLY APPRECIATED. Brother Jerald Finney 512-785-8445; E-mail: jerald.finney@sbcglobal.net

4. MORE DETAILED LOG OF MINISTRY ACTIVITIES DURING OCTOBER 2020

Nov. 1: Published [November 1, 2020 Churches Under Christ Newsletter](#).

Jerald Finney gerald.finney@sbcglobal.net To: _____ Sun, Nov 1 at 10:34 PM

Dear Brother _____,

I ask your forgiveness for not calling you sooner after receiving completed Q1. I would have gotten to it in that your Q1 was in my stack of stuff to get done, but I have been very busy over the last couple of weeks. Thanks for calling to remind me.

Attached is Questionnaire 2.

We will need to talk about Questionnaire 1, as well as Q2 before drafting documents. I am sending Q2 before the discussion on Q1 because I did not call you when I received Q1.

I must make clear that I require an agreement and understanding that a church which this ministry helps will not now or ever have a collateral or associated ministry which is a legal entity of any kind (corporation, unincorporated association, 501(c)(3), charitable trust, etc.).

God bless.

For His Glory,

Jerald Finney

JERALD C. FINNEY

Nov. 5: Call from Pastor _____. Referred by Pastor _____. The corp. owns about an acre, meetinghouse only. Property in city business district, valued at about 2 million. Want to get church out of corporate, 501c3 status and legal status of any kind. The men of the church want to get this done now—are very excited about it. They want to jump in and do it. Bro. _____ became assistant pastor in '78, pastor in '90.

They read the corp. docs and saw that they the 2 heads – that they were 2 entities, one for financial and one for church matters. Also, they saw that they were not submitting themselves as they agreed. They agreed that they would not preach or teach on certain matters, but they were doing so. We discussed these matters at some length.

About a year ago, he submitted his resignation (is 70 years old). This caused a split because a couple of members wanted someone for pastor while the rest of the church wanted someone else. He withdrew his resignation.

I told him I need copies of Constitution, by-laws and other corp. docs, if any. He will mail them to me. He is not on internet, but his wife is.

Explained that he and men need to study the articles I will send (see copied and pasted email above). They need to proceed with knowledge, understanding and wisdom.

Another matter. He said they want to change from elder type leadership rather than congregational. We discussed this at length. I explained that I agreed with him, and that the documents can be adopted to that type of organization.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Thu, Nov 5 at 6:38 PM

Dear Brother _____,

It was a great blessing to talk to you. May the Lord bless you as you seek to reorganize the Bible way. The first two articles below explain what you need to know. The third article addresses a concern some have as to the term "steward" versus the term "trustee." The fourth link is to a page with links to other articles, essays, and materials which deal with the common law trust relationship.

- [How a Church Can Organize To Remain a New Testament Church \(Holding Property in Trust for God Is a Scriptural Principle Recognized, but not Created, by the Legal System\)](#)
- [The Church Bible Trust Relationship Explained and How a Church Can Nullify Her Efforts to Remain Under Christ Only](#)
- [What God Has Committed to Man's Trust: "Ye cannot serve God and mammon": Steward or Trustee?](#)
- [The Bible Trust Relationship: Essays and Other Resources](#)

Do not hesitate to contact me for any reason.

God bless.

For His glory,

Brother Jerald Finney

111120 Received mail from Bro. ____ with corp. documents.

Jerald Finney gerald.finney@sbcglobal.net To: ____ Wed, Nov 11 at 1:58 PM

Dear Brother and Sister ____,

I received your mailing yesterday. Will be looking forward to talking with you.

God Bless,

Brother Jerald Finney

Nov. 25: VM from Bro. ____ wanting to do a conference call with members of his church. He said they studied the materials I sent links to etc. Returned call. Set appt. for conference call Sat. Dec. 12 at 3 pm CT.

Nov. 10: VM from _____. Wants more info. [Phone No.]. He said he has read some of my articles. That he is interested, that it is a different angle that what he is used to. He said some of his parishioners are having CPS call on them, that they are not truly neglecting their children, etc. It was a confusing VM, but I called him back and left a VM telling him to give me a call back.

Nov. 10: Call from Bro. _____. The bank closed the trust account. The owners changed several times since he opened the account in 20___. When he opened the account, he talked with a bank vice-president who gave the trust docs to the legal dept. The vice-pres. said that everything was in order and opened the account. Today, he got a call from a bank officer who told him to take the docs to the nearest location. Within one hour after doing so, he got a call and they said it was set up in his name, using his social security number, etc. They said they were closing the account. He asked them to let a lawyer from their legal department talk to me. They said no. Said come in and pick up a check for the funds in the account. It was in his personal name. He told them to put it in the name as on the account. They said the church was not registered and had to be registered. The name of the bank is Old National Bank. We discussed redoing the trust docs. He wants to do that and try to get an account opened after the new docs are adopted. I told him I would get amended docs to him within 2 to 3 weeks. The check is good for 90 days.

Nov. 16-19: Drafted amended docs.

Nov. 19: Called Bro. _____. Left VM.

Jerald Finney gerald.finney@sbcglobal.net To: ____ Thu, Nov 19 at 5:52 PM

Dear Bro. _____,

Attached are

- Cover Sheet
- Amended Resolution
- Amended Declaration of Trust
- Executing Docs

Please reply to let me know if you receive this email.

Also, we need to discuss getting an EIN "for banking purposes only."

I will give you a call.

God bless.

For His Glory,

Brother Jerald

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Churches under Christ Ministry

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Nov. 19: Called Bro. _____. Left VM.

Nov. 11: VM from [Lady]. First talked to her on Oct. 23. They want to proceed with the 1st and 2nd Questionnaires. Called her back. We talked for some time. She and her husband have spent a lot of time looking at the materials on the website. She does a broadcast and is dealing with these issues. She will send links to listen to the broadcasts.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Wed, Nov 11 at 1:42 PM

Dear Sister and Brother,

The following documents are attached.

- Initial letter
- Policies, Procedures, and Guidelines,
- Questionnaire 1

God Bless!

For His Glory,

Brother Jerald Finney

JERALD C. FINNEY

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____.com To: Jerald Finney Thu, Nov 12 at 11:15 AM

Good Morning,

We have attached the completed Questionnaire 1 along with the printed signature page. I've included the link to the page from your website with the broken links. They are 2008-2013 videos located halfway down the page, all of which seem to have been taken down. You will notice the links to two videos I've recorded: one is about the Holy Spirit and another the 501(c)(3), and lack of the Gospel message.

It was such a blessing to learn from you yesterday. Thank you for what you are offering the church during this critical hour. I pledge to use my platform, as the Lord allows, to share this message.

[Links to some of her Youtube teachings attached]

Link for your website

Blessings,

Jerald Finney gerald.finney@sbcglobal.net To: ____ Sat, Nov 14 at 4:15 PM

Dear Sister and Brother,

Thank you for acting so quickly. I appreciate your zeal for the Lord. I watched your first video below and reviewed Q1. Before I can decide whether we can go forward, I must, in love and in the Lord discuss some matters with you. According to the Word of God as taught me by the Holy Spirit, I believe I should be talking with Brother ____ [*the husband*] directly. Of course, Sister ____ included in the conversation if desired. There are some important issues raised which we must discuss if you want to proceed with the help of this ministry. Just let me know when will be a good time to talk.

God Bless.

Brother Jerald

Jerald Finney gerald.finney@sbcglobal.net To: ____ Sun, Nov 15 at 10:33 PM

Dear Brother and Sister,

I truly appreciate and admire your love and zeal for the Lord. Nonetheless, we cannot work together unless we agree on some fundamental matters. Amos 3:3: "Can two walk together, except they be agreed?" Christ, the Word (Jo. 1:1-2, 14), did not, and could not, walk with those who disagreed with Him.

In order for this ministry to be of help to you, some fundamental differences must be resolved. I am willing to look at the issues that I believe must be resolved if you are as well. This may take some time. If you wish to pursue this, I will work or studies in as time permits. It is up to you. I am writing this to you in advance of our phone call in order to lay some ground work for continued studies and with the hope that we can agree on preeminent fundamentals.

My authority for all matters of faith and practice is the Word of God. This brings to the forefront the first question that must be answered, before we can have a discussion on fundamental issues: "Is there a Bible in English, and if so, what is it?" If there is a Bible, there can only be one in English, since all the "translations" differ significantly. The King James Bible says, "The words of the LORD are pure words: as silver tried in a furnace of earth, purified seven times. Thou shalt keep them, O LORD, thou shalt preserve them from this generation for ever" (Psalms 12:6-7). For much more on this, see, <https://jeraldfinney.com/god-betrayed/king-james-bible/>.

I believe that the King James Bible makes clear that the Word of the Lord is truth:

- John 17:17 "Sanctify them through thy truth: thy word is truth."
- 2 Corinthians 4:2 "But have renounced the hidden things of dishonesty, not walking in craftiness, nor handling the word of God deceitfully; but by manifestation of the truth commending ourselves to every man's conscience in the sight of God."
- 2 Corinthians 6:7 "By the word of truth, by the power of God, by the armour of righteousness on the right hand and on the left,"
- Ephesians 1:13 "In whom ye also trusted, after that ye heard the word of truth, the gospel of your salvation: in whom also after that ye believed, ye were sealed with that holy Spirit of promise,"

- 1 Thessalonians 2:13 "For this cause also thank we God without ceasing, because, when ye received the word of God which ye heard of us, ye received it not as the word of men, but as it is in truth, the word of God, which effectually worketh also in you that believe."
- 2 Timothy 2:15 "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth."
- James 1:18 "Of his own will begat he us with the word of truth, that we should be a kind of firstfruits of his creatures."
- 1 John 3:18 "My little children, let us not love in word, neither in tongue; but in deed and in truth."

I believe that the Holy Spirit will guide a believer into truth as he *studies* His Word. The Holy Spirit will never reveal something to anyone which is inconsistent with His Word.

In John 16, Jesus was speaking to His disciples. He lets *them* know that new truth would be revealed to them by the Spirit. He said:

- John 16:12-15: "12 I have yet many things to say unto you, but ye cannot bear them now. 13 Howbeit when he, the Spirit of truth, is come, he will guide you into all truth: for he shall not speak of himself; but whatsoever he shall hear, *that* shall he speak: and he will shew you things to come. 14 He shall glorify me: for he shall receive of mine, and shall shew *it* unto you. 15 All things that the Father hath are mine: therefore said I, that he shall take of mine, and shall shew *it* unto you."

In those verses, Christ pre-authenticated the New Testament:

- (1) He expressly declared that He would leave "many things" unrevealed (Jo. 16:12).
- (2) He promised that this revelation should be completed ("all things") after the Spirit should come, and that such additional revelation should include new prophecies (Jo. 16:1-33).
- (3) He chose certain persons to receive such additional revelations, and to be His witnesses to them Mt. 28:19; Jo. 15:27; 16:13; Ac. 1:8; 9:15-17.
- (4) He gave to their words when speaking for Him in the Spirit precisely the same authority as His own Mt. 10:14-15; Lu. 10:16; Jo. 13:20; 17:20; Ps. 12:6-7; Pro. 30:5-6; See also, e.g., 1 Co. 14:37 ("If any man think himself to be a prophet, or spiritual, let him acknowledge that the things that I write unto you are the commandments of the Lord.") and "Inspiration," Ex. 4:15; Re. 22:19.

Thus, the Lord let His apostles (Excluding Judas Iscariot who had betrayed Him) know that he would give them the Word of Truth. We now have that truth He said he would give them in the New Testament books which follow the four Gospels. Of course, the books in the Old Testament were inspired as well. Our Lord constantly quoted and approved of those books. For example, Paul stated, referring to the Old Testament (the New Testament had not been written when he spoke these words):

- 2 Timothy 3:14-17 "14 But continue thou in the things which thou hast learned and hast been assured of, knowing of whom thou hast learned *them*; 15 And that from a child thou hast known the holy scriptures, which are able to make thee wise unto salvation through faith which is in Christ Jesus. 16 All scripture *is* given by inspiration of God, and *is* profitable for doctrine, for reproof, for correction, for instruction in righteousness: 17 That the man of God may be perfect, throughly furnished unto all good works."

Again, there are several issues we must resolve, but none is more important than the matter of salvation. You believe that salvation is a process. I believe that salvation is a gift of God (Ro. 6:23), that one is saved by grace through faith (Eph. 2:8-9). The Bible says the gospel of Christ "is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek" (Ro. 1:16). In a nutshell, I believe that the Bible teaches that:

- Salvation implies the ideas of deliverance, safety, preservation, healing, and soundness. Salvation is the great inclusive word of the Gospel, gathering into itself all the redemptive acts and processes: as justification, redemption, grace, propitiation, imputation, forgiveness, sanctification, and glorification. Salvation is in three tenses: (1) The believer has been saved from the guilt and penalty of sin (Lu. 7:50; 1 Co. 1:18; 2 Co. 2:15; Eph. 2:5-10; 2 Ti. 1:9) and is safe. (2) the believer is being saved from the habit and dominion of sin (Ro. 6:14; Php. 1:19; 2:12-13; 2 Th. 2:13; Ro. 8:2; Ga. 2:19-20; 2 Co. 3:18). (3) The believer is to be saved in the

sense of entire conformity to Christ (Ro. 13:11; Heb. 10:36; 1 Pe. 1:5; 1 Jo. 3:2). Salvation is by grace through faith, is a free gift, and wholly without works Ro. 3:27; 4:1-8; 6:23; Eph. 2:8. The divine order is: first salvation, then works Eph. 2:9-10; Tit. 3:5-8.

For more on what I believe the Bible teaches on this see:

- <https://jeraldfinney.com/salvation-and-after/gods-plan-of-salvation-2/>
- <https://jeraldfinney.com/course/jerald-finneys-bible-study-notes/jesus-christ/christ-prophesied-in-the-old-testament-beginning-with-genesis-3-15/> (this is a work in progress)
- Should you wish to discuss this further, I would be glad to go through the New Testament with you as time permits.

If we cannot agree on the matter of salvation, we cannot walk together. I am willing to consider your thoughts on this, as long as your authority is the Word of God. In other words, my mind will be open to reason based upon the Word of God.

Of course, there are several other very important matters which we must address, but salvation is the first. Other matters such as the question of when the Holy Spirit now indwells the believer must also be resolved.

What do you think? I will still love you both, no matter your decision. Jesus taught the believer to honor the Lord above all and everyone else. We can only honor Him by keeping his Word, His Commandments to the believer and to the churches given us in the New Testament.

God bless you. I will be looking forward to talking with you again.

For His Glory,
Brother Jerald

On Monday, November 16, 2020, 09:19:48 AM CST, ----.com [the lady] wrote:

"Salvation is the great inclusive word of the Gospel, gathering into itself all the redemptive acts and processes: as justification, redemption, grace, propitiation, imputation, forgiveness, sanctification, and glorification."

Note: "acts and processes"

When I referred to the salvation being a process, perhaps I should have buttressed with further explanation. Moreover, I was referring to the salvific journey of the Christian as described in the quote I pasted above from your email. Being a Christian is being a follower of Jesus, sojourning with him by the power of the Holy Spirit until glorification. Believing in the finished work of Christ on the cross and the undeserved, grace-filled, regenerative work of the Holy Spirit which begins at conversion is crucial. It is a beautiful ongoing process culminating in glorification, as we hold fast to the gospel. Salvation is in fact a gift; a gift by which one is saved by grace through faith alone.

Regarding the separate work of the Holy Spirit:

The phrase "baptism of the Holy Spirit" does not appear in Scripture. Christ is always described as the baptizer in the Gospels (see for example Matthew 3:11) and Acts, and then the Holy Spirit is His agent in the epistles.

The only verse that actually deals with the doctrine of "the baptism of the Holy Spirit" is 1 Corinthians 12:13. There are narratives in the book of Acts that deal with encountering the Holy Spirit under special circumstances.

Acts describes that unique time in history when Jesus sent the Holy Spirit to be the Paraclete, comforter and companion.

"For by one Spirit we are all baptized into one body, whether we be Jews or Gentiles, whether we be bond or free; and have been all made to drink into one Spirit." (1 Cor. 12:13)

"In Him you also trusted, after you heard the word of truth, the gospel of your salvation; in whom also, having believed, you were sealed with the Holy Spirit of promise who is the guarantee of our inheritance until the redemption of the purchased possession, unto the praise of his glory." (Eph. 1:13-14)

The believer is sealed with the Spirit, regenerated by the Spirit, indwelt by the Spirit, and continuously infilled by the Spirit. Personally, I have had two major experiences (infilling #1 and #2) with the Holy Spirit, which I shared in that broadcast. When I was baptized at 20 years of age I was sealed and indwelt as evidenced by the subsequent fruit of the Spirit seen in my life. However, years later I had a cataclysmic experience with the Holy Spirit that was something I had not known prior. Let's eliminate for the sake of semantics the word "baptism" or a

second "baptism," rather it was a separate infilling or separate work, not to be confused with my salvation experience at the age of 20.

I understand the varying views from denomination to denomination regarding this matter primarily drawn from Paul's discussion with the disciples in Acts 19.

"And it came to pass, that, while Apollos was at Corinth, Paul having passed through the upper coasts came to Ephesus: and finding certain disciples, He said unto them, Have ye received the Holy Ghost since ye believed? And they said unto him, We have not so much as heard whether there be any Holy Ghost. And he said unto them, Unto what then were ye baptized? And they said, Unto John's baptism. Then said Paul, John verily baptized with the baptism of repentance, saying unto the people, that they should believe on him which should come after him, that is, on Christ Jesus. When they heard this, they were baptized in the name of the Lord Jesus." (Acts 19)

It is clear from the book of Acts as well that our dear Apostle Paul had two separate experiences as he had already placed his faith in Christ prior to receiving the Holy Spirit.

"And Ananias went his way, and entered into the house; and putting his hands on him said, Brother Saul, the Lord, even Jesus, that appeared unto thee in the way as thou camest, hath sent me, that thou mightest receive thy sight, and be filled with the Holy Ghost." (Acts 9:17)

Brother Jerald, from what you have written in your email I believe we are on the same page, but semantics play a great role in what could be inferred as major doctrinal differences. I would be willing to submit that I could have used different terminology to explain my position on my broadcast, but at the end of the day, we are not far apart. What you have in Doug and I are two sold-out born again believers who spend their lives sharing Christ's finished work on the cross to anyone who will allow the Holy Spirit to lead them in our paths. It is not ironic that I happen to have been shown the very message you share regarding the established church and the problems therein. I would hope that these variations would not separate our teamwork. This would give the enemy a great victory.

(please note for sake of brevity and time I typed this fast so please overlook grammatical or typological errors)

We could speak at 10:30 if you are available or later today, 5-6pm?

Blessings,

—

Jerald Finney <jerald.finney@sbcglobal.net>To: ____ Mon, Nov 16 at 11:44 AM

Dear Brother and Sister,

I love you in the Lord, but I love the Lord more than anyone. He is my authority. His Word is my authority. I cannot knowingly dishonor Him and His Word.

Clearly, we are not on the same page as to numerous matters. Even as to salvation, as I recall, on your broadcast you clearly stated that salvation is a process. I would be glad to listen to it again if you disagree that you said that. Not only that, you copied and pasted only a small portion of my comments on salvation.

You also taught other things that I believe are contrary to the Word of God. Again, I am willing to study those matters, and any others that may arise, out with you with an open mind, as time permits. The differences we have are fundamental.

If you wish to proceed, we must first address the authority we depend upon: What will it be? For me, it is the King James Bible. If you wish to argue from another authority, we simply cannot proceed. Your reference in your Broadcast was a totally different translation of the Word of God. It does not say the same thing that the King James Bible says.

For His Glory,

Brother Jerald

Jerald Finney jerald.finney@sbcglobal.net To: ____ Mon, Nov 16 at 12:12 PM

Dear Brother and Sister,

I will give you some of my beliefs in a conclusory manner since I do not have time to write a book on this right now. If you wish to proceed, we must study together, each explaining his position. This could be a long study.

As to your comments on the Holy Spirit: again, this will require Bible study to resolve our differences. One of us is wrong about many matters. I am very familiar with all the verses you quote, and may more. I believe the Bible

clearly teaches that every believer is indwelt by the the Holy Ghost at the moment of salvation, the moment one repents toward God and trusts Jesus Christ for salvation. He is baptized with the Holy Ghost by our Lord Jesus Christ. My salvation proves that to me, as does the Word of God.

One is born again at the moment of salvation, regenerated. He becomes a child of God. He is made spiritually alive. One does not have to invite the Holy Spirit to come in. The Holy Spirit is in every believer. He is instructed to walk in the spirit, not in the flesh, etc.

Another important matter concerns the gifts. Every believer should use his God-given gifts for the glory of God. Some of the gifts to the apostles are no longer in operation.

1 Corinthians 13:8-10" Charity never faileth: but whether there be prophecies, they shall fail; whether there be tongues [languages], they shall cease; whether there be knowledge, it shall vanish away. For we know in part, and we prophesy in part. But when that which is perfect is come, then that which is in part shall be done away."

Some of the gifts were no longer available or practiced, even before the New Testament Scriptures were completed. Some were given for a distinct reason, and when that purpose was achieved, there was no longer a need for them.

One's escatology. A literal interpretation of the Word of God does not teach that the church will prepare the earth for the return of Christ and present the Kingdom to Him at his return, or some variation thereof. That matter is very related to the issue of separation of church and state, the central issue addressed by this ministry. I mention this because the Charismatics and Pentecostals I have observed do not agree with me on escatology.

Again, I am willing to study these matters with you, as time permits.

This is all the time I have right now. I have to get documents drafted for a church which prepared trust documents without my help. Those documents need to be amended. I must spend the remainder of the day on that task. Then, I have a meeting at church at 7 p.m. We will have meetings at least through Wednesday, maybe through Friday.

God bless you and I as we seek to glorify Him by coming to a knowledge of the truth.

Brother Jerald

Jerald Finney gerald.finney@sbcglobal.net To: _____ Tue, Nov 17 at 4:53 PM

Dear Sister _____,

Some quick answers to some of your email. I could conclusively explain from Scripture why you are wrong in some o your interpretations, but I do not have time to spend on that project. I have churches and pastors to help, pressing work to be done.

Good, you have not been deceived as many Charismatics and Pentecostals have on the escatology concerning the end times. We agree on what you said about that.

I believe in praying for the sick. I have seen people healed. I have also seen people who were not healed. Both with a lot of prayer. Yes, we are told the gift of healing ceased. If your position is true, I challenge you to go to the nearest hospital and start healing everyone there.

What Paul wrote, including in 1 Co. 13, was inspired by God, by the Holy Spirit and was deemed to be Scripture.

The perfect thing that was to come was not Jesus. It does not say "when he which is perfect is come," it says, "when that which is perfect is come." There was only one person who was perfect-the Lord Jesus Christ. There is only one thing that is perfect.

One false prophesy and the person prophesying is a false prophet. Several false prophesies and the person is a false prophet.

Again, I appreciate your zeal and love for the Lord. I am convinced from the Word of God that you are not, as to very important matters, proceeding according to knowledge, understanding, and wisdom.

Amos 3:3 "Can two walk together, except they be agreed?" The answer is no. I have helped quite a few people Mark Taylor has referred to me. Some I cannot help because we are not in agreement on critical matters.

I love you in the Lord. One day I believe we will both be privy to the whole truth.

The Lord has already won, no matter what happens in this world. Scripture makes clear that the churches will become heretical and apostate, except for a remnant.

God bless you and yours.

For His glory,

Brother Finney

I received another email or two. I did not reply, since the efforts were counterproductive.

____ To: jerald.finney@sbcglobal.net Wed, Nov 11 at 11:55 AM

We are going to start a ministry to reach out to business men to help them run there businesses biblically. We are also going to start biblical based after school programs for kids. What kind of entity should we set up? We are located in New Mexico, but one of the founders lives on Texas.

Jerald Finney jerald.finney@sbcglobal.net To: ____ Wed, Nov 11 at 2:08 PM

Dear Mr. _____,

This ministry helps *churches* who wish to organize as churches under Christ and Christ alone; i.e., churches who do not wish to submit themselves to man's law (incorporation, 501c3, etc.); who wish to remain un100% under the protection of the First Amendment and corresponding state constitutional provisions; who wish to remain separate from civil government. If that is your concern, please feel free to contact me. God bless. Brother Jerald Finney

Nov. 11: VM from _____, Ga. Said he would get in touch with Mark Taylor directly if he knew how. Said the Lord is raising out millionaires and billionaires to buy out the mainstream media and that he will be in a position to do so within a month. He is from Dallas TX. His grandfather was _____ of _____ Enterprises and his mother is _____.

Nov. 11: Returned call and left VM.

On Tuesday, November 10, 2020, 08:24:06 AM CST, _____.com> wrote:

Good Morning Mr. Jerald.

Brother _____ Asked me to get in touch with you in regards to the tax examples for the church they are in process of buying. Thank you for willing to help us/them. Quick update we hired an attorney to do the closing for us that everything would go smoothly. Also I called the assessor's office in City Of _____ where the property is located and was told that since this property is under tax exemption presently Because of religious purposes and if we would purchase it and we will continue to run it as a church it would continue to be Tax exempted. We just need to fill out the form for the city with our new information (new church name, date of purchase) [I advised them not to fill out the form—no form needed for a church]. And yet in the mean time I'm waiting to hear from our lawyer about tax exempt to see what he can find out. Below are couple of screenshots the repose from the assessor

Can I ask you for a huge favor? Will you be able to send me this church trust that you created for them in Word format. Bro. _____ asked to translated it for them and I would like to have it in word format to work with it. I don't need it sign just your actual created trust. If it is possible of course for you to send it to me. Thank you in advance

Jerald Finney jerald.finney@sbcglobal.net To: ____ Wed, Nov 11 at 2:20 PM

Dear Sister _____:

I just left you a voice mail.

Below is a copy of an email I sent to Bro. ____ on Oct. 29. I have received no reply to that email. It is very important that we discuss that matter before going on to other matters:

Jerald Finney gerald.finney@sbcglobal.net To: ____ Thu, Oct 29 at 2:18 PM

Dear Bro. _____,

The form you sent is not applicable for a church, according to Massachusetts law. As explained on page 4 of TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS RELIGIOUS and CHARITABLE ORGANIZATIONS Clauses 3, 10,11 <https://www.mass.gov/files/documents/2017/09/25/religiousandcharitableorg.pdf> [WHICH IS COPIED AND PASTED BELOW]: "EXEMPTION APPLICATIONS Religious Organizations: A religious organization does not have to file any specific application form to establish exempt status for a house of worship or parsonage. If it is claiming exemption for the first time, or for property not previously exempt as a house of worship or parsonage, it should contact the assessors' office and provide the information needed to establish exempt status and have the property removed from the tax rolls. If a tax bill is issued for the property in any fiscal year, however, the organization must apply on or before the due date for abatement applications for that fiscal year in order for the assessors to grant the exemption. Abatement applications are due the same day as the first installment payment of the actual, not preliminary, tax bill for the fiscal year. Applications may be made using State Tax Form 128 (abatement application)."

Of course, the trust property is not property of "a religious organization." The property is held in trust for the owner, the Lord Jesus Christ, and is to be used "for religious purposes only. This is in line with Massachusetts state law [See below for copy and past of the complete relevant sections] which says:

Massachusetts General Laws, Part I, Title IX, Chapter 59, Section 5. (M.G.L. c. 59, § 5)

Section 5: Property; exemptions

Section 5. The following property shall be exempt from taxation and the date of determination as to age, ownership or other qualifying factors required by any clause shall be July 1 of each year unless another meaning is clearly apparent from the context;

...

[Third applies to a charitable organization]:

Third, Personal property of a **charitable organization**, which term, as used in this clause, shall mean (1) a literary, benevolent, charitable or scientific institution or temperance society incorporated in the commonwealth, and (2) a trust for literary, benevolent, charitable, scientific or temperance purposes if it is established by a declaration of trust executed in the commonwealth or all its trustees are appointed by a court or courts in the commonwealth and if its principal literary, benevolent, charitable, scientific or temperance purposes are solely carried out within the commonwealth or its literary, benevolent, charitable, scientific or temperance purposes are principally and usually carried out within the commonwealth; and real estate owned by or held in trust for a charitable organization and occupied by it or its officers for the purposes for which it is organized or by another charitable organization or organizations or its or their officers for the purposes of such other charitable organization or organizations; and real estate purchased by a charitable organization with the purpose of removal thereto, until such removal, but not for more than two years after such purchase; provided, however, that:—

...

[Tenth and Eleventh apply to the trust property]

Tenth, Personal property owned by or held in trust within the commonwealth for religious organizations, whether or not incorporated, if the principal or income is used or appropriated for religious, benevolent or charitable purposes.

...

Eleventh, Notwithstanding the provisions of any other general or special law to the contrary, houses of religious worship owned by, or held in trust for the use of, any religious organization, and the pews and furniture and each parsonage so owned, or held in irrevocable trust, for the exclusive benefit of the religious organizations, and including the official residences occupied by district superintendents of the United Methodist Church and the Christian and Missionary Alliance and of the Church of the Nazarene, and by district executives of the Southern New England District of the Assemblies of God, Inc., Unitarian–Universalist Churches and the Baptist General Conference of New England, and the official residence occupied by the president of the New England Synod of the Lutheran Church in America, Inc., and the official residence occupied by a person who has been designated by the congregation of a Hebrew Synagogue or Temple as the rabbi thereof, but such exemption shall not, except as herein provided, extend to any portion of any such house of religious worship appropriated for purposes other than religious worship or instruction. The occasional or incidental use of such property by an organization exempt from taxation under the provisions of 26 USC Sec. 501(c)(3) of the Federal Internal Revenue Code shall not be deemed to be an appropriation for purposes other than religious worship or instruction.

Massachusetts Law:

Massachusetts General Laws, Part I, Title IX, Chapter 59, Section 5. (M.G.L. c. 59, § 5)

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5>

<https://malegislature.gov/laws/generallaws/parti/titleix/chapter59/section5>

Section 5: Property; exemptions

Section 5. The following property shall be exempt from taxation and the date of determination as to age, ownership or other qualifying factors required by any clause shall be July 1 of each year unless another meaning is clearly apparent from the context; provided, however, that any person who receives an exemption pursuant to clause Seventeenth, Seventeenth C, Seventeenth C1/2, Seventeenth D, Twenty-second, Twenty-second A, Twenty-second B, Twenty-second C, Twenty-second D, Twenty-second E, Twenty-second F, Twenty-second G, Thirty-seventh, Thirty-seventh A, Forty-first, Forty-first B, Forty-first C, Forty-first C1/2, Forty-second, Forty-third, Fifty-sixth or Fifty-seventh shall not receive an exemption on the same property pursuant to any other provision of this section, except clause Eighteenth or Forty-fifth.

...

[Third applies to a charitable organization]:

Third, Personal property of a **charitable organization**, which term, as used in this clause, shall mean (1) a literary, benevolent, charitable or scientific institution or temperance society incorporated in the commonwealth, and (2) a trust for literary, benevolent, charitable, scientific or temperance purposes if it is established by a declaration of trust executed in the commonwealth or all its trustees are appointed by a court or courts in the commonwealth and if its principal literary, benevolent, charitable, scientific or temperance purposes are solely carried out within the commonwealth or its literary, benevolent, charitable, scientific or temperance purposes are principally and usually carried out within the commonwealth; and real estate owned by or held in trust for a charitable organization and occupied by it or its officers for the purposes for which it is organized or by another charitable organization or organizations or its or their officers for the purposes of such other charitable organization or

organizations; and real estate purchased by a charitable organization with the purpose of removal thereto, until such removal, but not for more than two years after such purchase; provided, however, that:—

...

[Tenth and Eleventh apply to the trust property]

Tenth, Personal property owned by or held in trust within the commonwealth for religious organizations, whether or not incorporated, if the principal or income is used or appropriated for religious, benevolent or charitable purposes.

...

Eleventh, Notwithstanding the provisions of any other general or special law to the contrary, houses of religious worship owned by, or held in trust for the use of, any religious organization, and the pews and furniture and each parsonage so owned, or held in irrevocable trust, for the exclusive benefit of the religious organizations, and including the official residences occupied by district superintendents of the United Methodist Church and the Christian and Missionary Alliance and of the Church of the Nazarene, and by district executives of the Southern New England District of the Assemblies of God, Inc., Unitarian–Universalist Churches and the Baptist General Conference of New England, and the official residence occupied by the president of the New England Synod of the Lutheran Church in America, Inc., and the official residence occupied by a person who has been designated by the congregation of a Hebrew Synagogue or Temple as the rabbi thereof, but such exemption shall not, except as herein provided, extend to any portion of any such house of religious worship appropriated for purposes other than religious worship or instruction. The occasional or incidental use of such property by an organization exempt from taxation under the provisions of 26 USC Sec. 501(c)(3) of the Federal Internal Revenue Code shall not be deemed to be an appropriation for purposes other than religious worship or instruction.

...

TAXPAYER’S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS RELIGIOUS and CHARITABLE ORGANIZATIONS Clauses 3, 10, 11 <https://www.mass.gov/files/documents/2017/09/25/religiousandcharitableorg.pdf>

Downloaded in same file as this doc as “GuideToReligiousCharitableExemptions’

From page 4: EXEMPTION APPLICATIONS Religious Organizations A religious organization does not have to file any specific application form to establish exempt status for a house of worship or parsonage. If it is claiming exemption for the first time, or for property not previously exempt as a house of worship or parsonage, it should contact the assessors’ office and provide the information needed to establish exempt status and have the property removed from the tax rolls. If a tax bill is issued for the property in any fiscal year, however, the organization must apply on or before the due date for abatement applications for that fiscal year in order for the assessors to grant the exemption. Abatement applications are due the same day as the first installment payment of the actual, not preliminary, tax bill for the fiscal year. Applications may be made using State Tax Form 128 (abatement application).

The form 3abc is for charitable organizations, not for property held in trust for church use (Religious organizations)

From page 5: Charitable Organizations A charitable organization claiming exemption for the first time for any property, or a parcel of real property not previously exempt, must apply to the assessors. Once an exemption is established for that property, no further application is required, provided there is no change in ownership,

occupancy or other eligibility criteria. If a tax bill is issued for any property in any fiscal year, however, the organization must apply on or before the due date for abatement applications for that year in order for the assessors to grant the exemption. Abatement applications are due the same day as the first installment payment of the actual, not preliminary, tax bill for the fiscal year. Applications may be made using State Tax Form 1-B-3 (charitable exemption application) or 128 (abatement application). The organization must also provide whatever supporting information is reasonably required to establish eligibility. This information may include, but is not limited to: Articles of incorporation, charter or declaration of trust. Organization by-laws. Identification of officers, directors or trustees. Description of charitable activities. Description of the use of the property, including use by all lessees or other occupants. Some assessors may review applications and supporting documentation before tax bills are issued and make a preliminary determination of your organization's eligibility for exemption. Payment of Tax Filing an exemption application does not stay the collection of the tax. Your organization may have to pay the tax when due in order to preserve its right to appeal the assessors' disposition of its application. (See APPEALS). Failure to pay the tax may also subject your organization to interest and collection costs. To avoid additional charges, collection action or loss of appeal rights, the tax should be paid when due. If the exemption is granted, a refund will be made. Action on Application to Assessors The assessors have three months (unless extended by written consent of your organization) to act on the application. The assessors must send a notice within 10 days of their decision. If the assessors do not act within the three month (or extended) period, your application is deemed denied

____ To: Jerald Finney Wed, Nov 11 at 4:54 PM

I'm very sorry I missed your call I look forward talking to you too. And thank very much for your time and help.

Jerald Finney gerald.finney@sbcglobal.net To: ____ Fri, Nov 27 at 4:45 AM

Dear Brother ____ and Sister _____,

I sent an email almost 2 months ago with the following inquiry:

When would be a good time for you to discuss this over the phone? Here are a couple of questions:

1. Has the property been purchased already and deeded with the trust as owner?
2. Did you discuss this with the property tax assessor before purchasing the property (it the property has been deeded to the trust)?

After that, I sent another email which is below, dated Oct 29.

You have never responded. I assume that you no longer require my advice and help. If this is true, I will take you off my lists and will not bother you again. If it is not true, please give me a call or email me with answers to the above questions. If I do not hear from you, I wish you Godspeed.

With love in Christ,

Brother Jerald Finney

On Friday, November 27, 2020, 09:33:19 AM CST, ____ wrote:

Good morning

The property is still in process of purchase we haven't purchased it yet.

In regards to taxes I did speak to the assessor's office and was advised that the property will be exempt from taxes because it will be continued to be a worship of God and excused from taxes for religious purposes. We just need to fill out a form for tax office once the property is purchased as they need to note their records with our new name.

The attorney who did the deed transfer for us last year for Christian academy and he deeded this property with trust name as an owner, this same attorney does this closing for us to buy a church and he will do the deed the same way with trust name and trustee on it.

I did write to you about tax information in email dated 11/10/20 with some pictures attached with the response from tax collector's office.

Thank you very much for your in time help and advice to call assessor's office and discuss this issue with them. I'm very sorry that we played a phone tag and couldn't reach each other to talk.

Thanks much again

God bless you
Sincerely

Jerald Finney gerald.finney@sbcglobal.net To: _____ Fri, Nov 27 at 1:41 PM

Dear Sister _____,

Thanks for your response. I was hoping that we would continue to work together. I have a great love and attachment for you, for Brother _____, and for _____ Church and for the trust.

Great to hear that you have not and will not file the form you sent me; the form FISCAL YEAR _____ RETURN OF PROPERTY HELD FOR CHARITABLE PURPOSES General Laws Chapter 59, § 5 Clauses 3(b), 5, 5A, 5B and 5C and Chapter 59, § 29. Filling out that form would compromise the status of the trust, and the church.

I believe you must have told the assessor that the property will be held in the trust estate, not owned by the church. Of course the name on the deed will be: "_____ Trust."

I cannot find the email dated 11/10/20 which you referenced in your latest email. I checked my online file for Bro. _____, my trash file, and my spam file. I don't know what happened with the email. When I receive an email with attachments, I download the attachments into the appropriate file and do not find the attachments there.

Would you mind resending those attachments? I apologize for the inconvenience.

God bless you.

For His Glory,
Brother Jerald Finney

On Friday, November 27, 2020, 08:30:50 PM CST, _____ wrote:

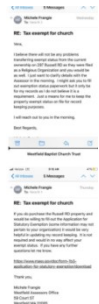
Below is my 11/10/20 email

From: _____ Date: November 10, 2020 at 9:24:03 AM EST To: gerald.finney@sbcglobal.net

Subject: _____ Trust

Good Morning Mr. Jerald.

Brother _____ Asked me to get in touch with you in regards to the tax examples for the church they are in process of buying. Thank you for willing to help us/them. Quick update we hired an attorney to do the closing for us that everything would go smoothly. Also I called the assessor's office in City Of _____ where the property is located and was told that since this property is under tax exemption presently Because of religious purposes and if we would purchase it and we will continue to run it as a church it would continue to be Tax exempted. We just need to fill out the form for the city with our new information(new church name, date of purchase). And yet in the mean time I'm waiting to hear from our lawyer about tax exempt to see what he can find out. Below are couple of screenshots the repose from the assessor



Let me know what you think. Thank you again for your kind heart. God bless.

Can I ask you for a huge favor? Will you be able to send me this church trust that you created for them in Word format. Bro. _____ asked to translated it for them and I would like to have it in word format to work with it. I don't need it sign just your actual created trust. If it is possible of course for you to send it to me. Thank you in advance.

Jerald Finney gerald.finney@sbcglobal.net To: ____ Sun, Nov 29 at 8:21 PM

Dear Sister ____,

Thanks for sending the email below. Please do not fill out the application for statutory exemption without consulting me first. We do not want to inadvertently compromise the status of the trust or the church as a non-legal entity.

God bless.

You may be interested in watching "More Than Conquerors" about the persecuted church in the Soviet Union. Made in the 1970s or 80s I think. [More Than Conquerors](#)

For His Glory,

Brother Jerald

Jerald Finney <gerald.finney@sbcglobal.net>To: ____ Sun, Nov 29 at 9:12 PM

Dear ____,

Attached are the docs in word.

PLEASE DO NOT GIVE THESE DOCS TO ANYONE EXCEPT TRUSTED PEOPLE IN THE CHURCH. OF COURSE THE EXECUTED DOCS MAY BE SHOWN TO SOMEONE LIKE THE COUNTY ASSESSOR IF THEY WANT TO SEE THEM, A BANK WHERE YOU MAY OPEN AN ACCOUNT IN THE FUTURE, LAWYERS AND TITLE COMPANIES INVOLVED IN THE SALE OR PURCHASE OF TRUST REAL ESTATE, AND SOME SUCH.

Also attached is a cover sheet for the documents. I recommend that you staple the docs together as follows: Cover Sheet on top, then the Resolution, then the Declaration of Trust, then the Appendix.

Give me a call if you have any questions.

Please let me know that you got this and the last email sent a few minutes ago.

God Bless,

Brother Jerald

Jerald Finney gerald.finney@sbcglobal.net To: ____ Tue, Dec 1 at 8:11 PM

Dear Sister ____,

I have found the Nov. 10 email you sent. Forgive me for not finding it and asking you to resend. God bless.

Bro. Jerald

Nov. 13: VM from [Lady]. [Phone Number].____.com; Wanted list of churches. Left church in California. Returned call. Informed her that we do not give out lists. She lives in Irvine California. They left a church there and have a Bible study group. They are planning to move to Texas. She said churches are not preaching the Bible, just giving messages with a few verses here and there. They want to move to Texas because it is hard to raise their 4 children in a Christian manner in CA. Referred her to Dr. J. Vernon McGee.

Jerald Finney gerald.finney@sbcglobal.net To: ____ Fri, Nov 13 at 6:40 PM

Dear Mrs. ____,

Talking with you today was a great blessing. I have added your email address to the ministry list. Again, you and your husband are welcome to contact me any time. God bless you and your family.

[Thru the Bible with Dr. J. Vernon McGee Broadcast Series Archives](#)

For His Glory,

Brother Jerald Finney

____ To: Jerald Finney Sat, Nov 14 at 1:15 PM

Thank you!

____ To: jerald.finney@sbcglobal.net Thu, Nov 12 at 8:56 PM

Hi Jerald,

My name is ____.

I don't know if you remember me from a few years back.

I sent you a copy of ____ Trust back then.

I am currently starting a brand new home church.

I would like to set a Common Law Bible Trust that is not based on Catholic Canon Law that His Holy Church uses.

I do have some understanding of Common Law Trust.

Just for you information, here is some great teaching on common law trust of the ins and outs that is posted on YouTube: https://www.youtube.com/____.

I am ready to go forward, please send me the information that you need to get started.

Thanks,

[Name, address, phone no. given]

Jerald Finney jerald.finney@sbcglobal.net To: ____ Fri, Nov 13 at 7:12 PM

Dear Mr. _____,

I am extremely busy right now and will not have time to talk with you this week. Give me a call next week sometime. If you get a VM, leave a message and I will return your call asap. You said you set one up one a few years back. Anyone who understands the principles of the trust and the relevant Biblical principles can set up such a trust.

God bless.

Jerald Finney

512-785-8445

____ To: **Jerald Finney** Fri, Nov 13 at 8:21 AM

Brother Finney,

Maybe you could help me or point me in the right direction. With the COVID 19 vaccine being approved and pushed out I believe they will be making it mandatory at my Job. I work as Firefighter/Paramedic.

I will not take this vaccine but believe they will try to fire me for this offense.

I want to prepare to fight against this to be able to keep my Job. God bless you!

Jerald Finney jerald.finney@sbcglobal.net To: ____ Fri, Nov 13 at 6:54 PM

Dear Brother _____,

I would suggest contacting the Alliance Defending Freedom.

[Contact Us](#)

If they cannot help you, let me know and I will see if I can refer you to someone else.

God bless.

____ To: **Jerald Finney** Sat, Nov 14 at 8:31 AM

Thank you. God bless

Nov. 13: [Lady] left VM. Calling to discuss tax exempt status for ____ Church Trust.

Nov. 14: Called and left VM to give me a call.

Nov. 14: Received an envelope from _____. In it was a "Certificate of License" as evidence that he was licensed to preach the Gospel and a "Certificate of Incorporation" from _____ Secretary of State for _____ Ministries. First communicated with him in October.

_____ To:Jerald Finney Tue, Nov 17 at 12:27 AM

Hi _____ here wondering if you recieved my letter?

Jerald Finney gerald.finney@sbcglobal.net To: _____ Tue, Nov 17 at 5:06 PM

Dear _____,

I did.

Brother Jerald Finney

_____ To:Jerald Finney Tue, Nov 17 at 11:58 PM

Great, thanks for letting me know.

----- Forwarded message -----

From: _____ Date: Mon, Nov 16, 2020 at 9:18 PM

Subject: Weblog title "Churches that are 501c3"

What benefits does a church have as a 501c3 if the IRS has already declared that they are exempt without that designation? Can you direct me to articles/videos that explain it? It's very confusing.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Tue, Nov 17 at 5:14 PM

Dear Ms. _____,

I am the Christian lawyer who answers questions sent to Bro. Greg concerning Biblical Law Center matters.

A church does not have to be tax exempt, but if a church chooses to be tax exempt, under either 501(c)(3) or 508(c)(1)(A) that church has placed herself under another authority other than the Lord Jesus Christ and is subject to the rules and regulations that come with 501(c)(3).

To fully explain all this is impossible in a short time. I have many online publications which deal with 501(c)(3) and 508(c)(1)(A) tax exempt matters as regards churches.

One which deals with 501(c)(1)(A) is: [Church Internal Revenue Code § 508\(c\)\(1\)\(A\) Tax Exempt Status](#)

While on the website linked to above, you may wish to browse to find other articles, books, etc. which explain these matters in much detail

I hope this helps.

God bless, for His Glory,

Brother Jerald Finney

_____ To:Jerald Finney Tue, Nov 17 at 10:45 PM

[From a pastor to whom I recommended updating his documents]

Hello Mr. Finney,

Just wanted to communicate that I am delayed with a few other items of necessities that have altered my availability of completing Questionnaire #2.

Thanks,

____ To:Jerald Finney Wed, Nov 18 at 10:35 PM

Hello, brother Jerald. This is _____. Thanks God, we have executed Declaration of Trust which you have helped us to prepare for _____ Church. Now we want to open a bank account, and I have several questions about that. I tried to reach you by phone and left a message earlier today. Could you, please, call me back at your earliest most convenient time at phone number _____? Thank you.
Sincerely, _____.

Nov. 19: Called Bro. _____. They signed the Resolution and Declaration of Trust on Nov. 17, 2020. He sent me copy of the executed docs. I discussed with him how to open a trust bank account.

____ To:Jerald Finney Fri, Nov 20 at 10:57 AM

Hello, brother Jerald. I am glad to inform you, that we have opened bank account using DOT at the first credit union we went to. Thanks God, process was smooth and easy. They required either EIN or SSN of Trustee. I provided SSN. But I still would like to receive that Power Point presentation, explaining about getting EIN for banking purposes only, in case we need it in the future. Situation may change, like you told me about Trust account in Minnesota (I believe), that was closed by bank.

Thank you so much for your support. May God richly bless you and your ministry.
Sincerely, brother _____.

Nov. 20: Emailed Bro _____ with EIN PowerPoint attached.

Nov. 18: Call from _____ TX, _____ Church. Called him back Nov. 19. Said the lawsuit is done. They have about 5 acres and a parsonage. They are selling the parsonage and build a gymnasium with a 3 bedroom and a prophets chambers.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Thu, Nov 19 at 3:22 PM

Dear Brother _____,

It was a great blessing to talk with you and to hear the good news that the ordeal is over. As we discussed, I will get the initial mailing to you in the next few days, by Saturday at the latest.

Here are links to a couple of essays on the common law (Bible) trust:

[The Church Bible Trust Relationship Explained and How a Church Can Nullify Her Efforts to Remain Under Christ Only](#)

[How a Church Can Organize To Remain a New Testament Church \(Holding Property in Trust for God Is a Scriptural Principle Recognized, but not Created, by the Legal System\)](#)

God bless.

For His Glory,

Brother Jerald

Jerald Finney gerald.finney@sbcglobal.net To: _____ Mon, Nov 23 at 4:30 PM

Dear Brother _____,

Please forgive me for not getting this to you on Saturday. We meet at church on Saturday morning, and after meeting, go visiting or do other work. I did some yard work. When I got in, I started getting calls. I was on one call from a Brother who has a ministry in Israel, for 2 or 3 hours. By the time I was finished with the calls, I was exhausted.

Attached are:

- The initial letter
- Policies, Procedures, and Guidelines

- Questionnaire 1

I think that clicking the links on the documents will take you directly to the essays/articles linked to as long as you open the documents online. As you probably know, you can do that by clicking a document at the bottom of this email-it will appear at the right of the email. If you are viewing a downloaded document, the you can copy and past the link in the online address bar, but you will not be able to click on the article to go directly to it.

Please reply to this email to let me know you received it.

God bless.

For His Glory,

Brother Jerald

JERALD C. FINNEY

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Churches under Christ Ministry

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Nov. 20: VM from Bro. _____. Called him back. They passed an ordinance about wearing a mask. They included public establishments. Last week the city council passed an ordinance requiring entities open to the public to post a sign telling people to wear masks. We discussed that.

_____ To:Jerald Finney Fri, Nov 20 at 6:53 PM

[Link to the online city ordinance]

Nov. 21: Read the ordinance and called and talked to Bro. _____.

Some excerpts from and provisions of the ordinance:

Sec. 5-313. – Individual Facial Coverings Required. All individuals age five and older shall wear a face covering over their mouth and nose while indoors in a premises that is open to the general public including, but not limited to, educational institutions, unless the individual maintains a minimum of six feet of separation or social distance at all times from anyone who is not a member of the individual's household, except face coverings will not be required if the individual: (1) is seeking federal, state, or county services; or (2) is seated at a bar, restaurant, or their seat at an arena to eat or drink, or while immediately consuming food or beverages; or (3) is engaged in an occupation preventing the wearing of a face covering; or (4) is obtaining a service or purchasing goods or services that requires the temporary removal of the face covering; or (5) is asked to remove a face covering to verify an identity for lawful purposes; or (6) is providing a speech, lecture, or broadcast to an audience so long as six feet of distancing from other individuals is maintained; or (7) cannot otherwise wear a face covering because of a medical condition, a mental health condition, or a disability that makes it unreasonable for the individual to wear a face covering. Ordinance No. 8457 Page 4 Nothing in this section shall prohibit the owner or person in charge of a premises that is open to the general public from requiring an individual to wear a face covering during any of the circumstances enumerated above or from implementing a more restrictive face covering policy.

Sec. 5-315. — Notice of Face Covering Requirements. Any individual or entity which maintains premises that are open to the general public, including but not limited to educational institutions, must post one or more signs that

are visible to all persons — including workers, customers, and visitors instructing them to wear face coverings as required by this Article.

13 exceptions are given: Sec. 5-316. — Exceptions. The provisions of this Article shall not apply to:

(1) Courts of law; public utilities or federal, state, county, or city operations; medical providers, facilities, or pharmacies; congregate living centers or facilities; group homes and residential drug and/or mental health treatment facilities; shelters; airport travel; election offices; polling places on an election day; or to residential dwelling units.

...

(7) Individuals who are officiating at a religious service.

...

The penalty for violation of the ordinance was a fine of \$25.00 for each separate offense.

Sec. 5-320 — Civil Abatement. In addition to any other penalty sought or obtained under this Article or other applicable law, the City Attorney may institute injunctive or other appropriate civil proceedings necessary to obtain compliance with this Article or to abate any nuisance resulting from violations of this Article.

We talked more about this later. He decided what he was going to do. At this point, has had no trouble with the city.

Nov. 21: Call from _____. He is a congregation planter and worship leader and music minister and leads home group congregations in Israel. The ministry is based out of [A state in America]. He never wanted 501c3. Also leery or 508. He read the 508 essay. About 16 years ago the Lord called him to go overseas. At first, he named a DBA in [A state in America]. The ministry was a year or two under the 501c3 of the church who sent him out. The opened a joint bank account, signed by him and the treasurer. The sending church cut him loose. They cut their budget drastically. They wanted to close the bank account. So it was done. They said if he would form his own 501c3 they would support him. He said no thank you. Using the same DBA, he opened another bank account. He is able to take money out of that account and put it into a personal account in Israel, to pay the bills there. We talked for an hour or two.

Future emails and calls made clear that this ministry could not be of help.

_____ To: jerald.finney@sbcglobal.net Mon, Nov 23 at 8:53 AM

Hi Brother Finney,

_____ in _____, is seeking information on how to establish their fellowship as a non501c3. They have been meeting over 7 months and are receiving tithes via check; so they are going to open a bank account as a "DBA." But they are seeking more information. We let him know that we would be sending you his contact information; _____.

Thank you!

Sincerely,

ATTACHED TO THE EMAIL ABOVE WAS A CHURCH TRACT, VERY GOOD TRACT.

Nov. 23: Called _____. They are in _____. They are presently meeting in a home. He is the pastor. We discussed various matters. He has checks made out to the church and needs a bank account. He was advised to open a DBA account. I advised against that and told him why. We talked for a long time. Want to get trust executed asap.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Mon, Nov 23 at 1:15 PM

Dear Brother _____,

It was a great blessing to talk with you. The article attached to below is a basic explanation of the common law trust. I will get the initial mailing to you asap. [The Church Bible Trust Relationship Explained and How a Church Can Nullify Her Efforts to Remain Under Christ Only](#)

God bless.

For His Glory,

Brother Jerald Finney

Jerald Finney gerald.finney@sbcglobal.net To: _____ Mon, Nov 23 at 3:25 PM

Dear Brother _____,

Since time is very important for your situation, I decided to prepare you initial mailing ahead of other matters I have to do.

Attached are:

- The initial letter
- Policies, Procedures, and Guidelines
- Questionnaire 1

I think that clicking the links on the documents will take you directly to the essays/articles linked to as long as you open the documents online. As you probably know, you can do that by clicking a document at the bottom of this email-it will appear at the right of the email. If you are viewing a downloaded document, the you can copy and past the link in the online address bar, but you will not be able to click on the article to go directly to it.

God bless.

For His Glory,

Brother Jerald

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_____ To:Jerald Finney Mon, Nov 30 at 2:48 PM

Hi brother Jerald,

Here's the initial questionnaire, I've read over the documents you sent me and I've read more on your website. Let me know what the next step is. Thank you for your help!

Jerald Finney gerald.finney@sbcglobal.net To: _____ Mon, Nov 30 at 6:46 PM

Dear _____,

Please send the completed questionnaire in an single attachment to an email. You can do so by scanning the document and then attaching the scanned document to an email. I downloaded the four separate pictures you sent and printed them out. They are difficult to read.

Thanks for your help.

Brother Jerald Finney

____ To: Jerald.finney@sbcglobal.net Mon, Nov 23 at 11:48 AM

Hey Jerald,

Sending blessings.

I liked an article written by Barbara a while ago about the 501c3. Very true.

What should a new ministry be registered as in order to truly serve the LORD?

Blessings,

On Monday, November 23, 2020, 11:48:03 AM CST, ____ wrote:

Hey Jerald,

Sending blessings.

I liked an article written by Barbara a while ago about the 501c3. Very true.

What should a new ministry be registered as in order to truly serve the LORD?

Blessings,

____ To: Jerald Finney Thu, Nov 12 at 10:47 AM

Hi Bro. Finney,

Attached is a letter received from the IRS Tuesday. I'm surprised they didn't send a copy to you. It really says nothing except they're working on our account, but I will send it to you so you have it as well.

We have had a lot of covid in our area and most of the church has probably been exposed so we are going back to virtual services for a few weeks to see if it calms down. No one has gotten terribly sick from it.

I have tested negative so far.

Praying all is well there. I still hope to make a trip to New Mexico to see family this winter or spring and hope to swing by Amarillo to see you and visit your church. Not sure at this point that I will be able to do so.

You should have received a check from us a few weeks ago. Thank you for all your help. I'm still working on getting the proper account opened. We have gone with the Westconsin Credit Union non-profit organization account but now that they see we have considerable funds in the account I will push them for a trust account and see what they say, or I'll keep looking at other banks.

Note. Downloaded the attachment on 112920. Apparently, Bro. ____ filled out the form I advised him not to fill out to get the bank account.

Jerald Finney jerald.finney@sbcglobal.net To: ____ Fri, Nov 27 at 5:20 AM

Dear Brother ____,

Please forgive me for taking this long to reply to your last email. Your situation has caused me much concern. I love you, and in love I must speak the truth.

You have declared that the trust is an unincorporated organization, a legal entity. You did this by filling out the form in order to get the bank account against my advice. This is obvious from the copy of the certification you sent me a copy of.

This ministry cannot help legal entities. Our purpose is to help churches remain non-legal entities under the protections of the First Amendment and corresponding state constitutional provisions.

I deeply regret that the ministry can no longer be of help and wish you Godspeed.

For His Glory,

Brother Jerald Finney

On Friday, November 27, 2020, 09:53:41 AM CST, ____ wrote:

Dear Bro. Finney,

My! In the previous conversations about my difficulty in finding a bank that would open a trust account you indicated it was not best and that it would probably not be a problem, but keep trying to get a trust account. Every bank here insists on a nonprofit organization. I do plan to pressure them to give us a trust account. I haven't given up on that!

I didn't expect you to drop us like a hot potato. I'm quite offended! It appears that once we sent you the maximum gift, you want nothing to do with us. *[He had recently sent a gift.]*

Let me state again that there was no hint in previous communications about your radical unwillingness to continue to help and advise us if I opened an account under an unincorporated organization since I was not able to find a bank willing to open a trust account.

I hope you will reevaluate your harsh and unexpected treatment of your brothers and sisters in Christ here. We are trying to do the right thing, but what are we to do when your advise just hasn't worked (yet, I hope).

I will let you know if I'm ever successful in getting a trust account. But if your decision is final we will go on in the Lord without your help.

Jerald Finney gerald.finney@sbcglobal.net To: _____ Fri, Nov 27 at 1:14 PM

Dear Brother _____,

Your reply is inaccurate and, like you, I am also quite offended; and, unlike you, with good reason. I still love you, but with the love of God comes honesty.

You, not me, have made it impossible for me to help you since the trust has been compromised. For example, I can no longer assert to the IRS that the trust is not a legal entity. To do so would require me to lie. When I sent the first letter *[to the IRS]*, the trust was as described in the letter. That is no longer the case. Also, I believe that I would dishonor our Lord if I did so. You decided not to follow my advice. You, against my advice, declared that the trust is a legal entity. You decided on a course of action which undid what this ministry helped you to do. You did all this with the apparent attitude, "He does not know what he is doing," or "It is none of his business if we do not follow his advice," or some such. Of course, you are free to reach such a conclusion and act as you did. However, the honorable thing for you to have done would have been to be honest in open communications. You were not and did not.

No church this ministry has ever helped has been unable to get a trust bank account. I explained that to you. I also explained that you might have some inconvenience in getting an account. In a minority of cases, the first bank approached would not open a trust account, but the trustees have kept in contact with me and, with my help, have always been successful, almost always with their second attempt. I just got, the other day, the following email:

- Hello, brother Jerald. I am glad to inform you, that we have opened bank account using DOT at the first credit union we went to. Thank God, process was smooth and easy. They required either EIN or SSN of Trustee. I provided SSN. But I still would like to receive that Power Point presentation, explaining about getting EIN for banking purposes only, in case we need it in the future. Situation may change.
- Thank you so much for your support. May God richly bless you and your ministry.

And by the way, I have been working with the trustee and church who sent the above email for over a year and have never received, nor do I expect, a gift. They may send one to help with expenses, but it is not required. I will continue to work with them regardless. Also, the trustee worked very close with me and followed my suggestions to the tee as to approaching a bank (or credit union). He kept me in the loop all the way, as do most of the trustees I work with. Many times, the ministry receives no gift. No problem. I have never "dropped" such a church. It would make more sense, if money were my motivation, for me to drop a church trust who gives no gift rather than a one who sends a gift. I would do so if such a trust or trustee dishonored this ministry and the cause as have you; and if we could not work through the matter.

The last time I talked with you, I advised you to keep looking and not to submit the form to the bank. You decided to do so without seeking out another bank. You indicated that you were short on time, that it would be inconvenient.

I also asked you to contact me and work with me to see - in the event you could not find a bank to open a trust account - if we can fill out the form in a manner that did not compromise the status of the trust. You decided not to do so.

I have never dropped (as you put it) anyone before, no matter their gift. The many hours I spent talking with you and working on your situation was a gift. No gift was required from you. I gave you a gift of far greater value than your gift, in terms of expertise required to give the gift, the tens of thousands of hours of studies in understanding these matters including three years in UT law school and the expenses involved, the untold thousands of hours studying God's Word, the many hours spent with people (many of whom just want to find out what God says about these matters) on the phone discussing these matters, attending and speaking at camp and fellowship meetings at my own expense for the most part (expenses never covered by the gifts received), writing books articles and essays, and love. You gave the gift. I gave the gift. Neither of us was forced to do so. I give for the Glory of God. I do not give so that people can use this ministry and then dishonor our Lord.

You decided that you know how to do things. No problem. I do not begrudge you for your decision that not only do you not need to honor our relationship, but also that you do so without even communicating with me.

I am not "dropping you like a hot potato," as you put it. You dropped this ministry. I hold nothing against you for so doing. You make the final decisions. In both secular and spiritual matters, two cannot walk together except they agree.

If you want to work together, you can contact me and we will set up a time to talk. I will show you exactly what you did wrong. I will go over the form you filled out and the letter proceeding it. I will explain what you have done wrong and why. I will also work with you as you seek to get an account. I will spend all the time needed, with no desire for any gift and for no charge. If you decide that you think I am wrong about something, I will be glad to discuss the matter, in love. If you can show me where I am wrong, I will repent of my error and proceed accordingly.

However, I expect you to honor the Lord and this ministry as you proceed. You do not honor Him or this ministry by acting against the advice of this ministry without at least communicating what you are doing.

If, after an honorable attempt on both your and my part, we cannot come to agreement, we will have no choice but to part ways. Is that event, I will wish you Godspeed.

For His Glory,
Brother Finney

On Saturday, November 28, 2020, 09:31:22 AM CST, ____ wrote:

Dear Bro. Finney,

I never got the impression from you that opening the account as I did was absolutely the wrong thing to do. You know I tried multiple banks. This was not hasty nor in opposition to your advise as you state. I don't recall you stating clearly that it must not be done, only that it was best to get a trust account, and that the account opened probably would not cause any problems, but still not best, and to keep trying, which I did to no avail. That is what I recall you discussing with me. I obviously got the wrong impression. But could you not correct me and advise me to close it and keep looking (though I am about out of bank options), before you so harshly state your refusal to help us.

Does it not make sense to approach the one credit union that was willing to work with us. They almost opened a trust account for us, but then their legal department insisted we could only open a nonprofit. My thought was that with substantial funds in the account, if I said we needed a trust account, they might be more willing to work with us.

You know I tried many banks. Some out and out refused to even consider opening an account and 3 offered the "nonprofit organization." All this you were repeatedly informed of.

The tone of your email is as if I didn't even try repeatedly to get a trust account. I even asked if you knew of a bank that might work with us, but you only stated that everyone you have helped, seldom had to try multiple banks. You know that I tried multiple banks and I communicated that to you several times. Even you were amazed. Do you think I was lying to you? Your email makes me think so.

Might you reconsider helping us if I get the Credit Union with whom we have the account to change it to a trust account?

Jerry

Jerald Finney gerald.finney@sbcglobal.net To: ____ Sat, Nov 28 at 2:01 PM

Dear Brother ____,

You and I, and you and all the emails between us, which I have on file, disagree. I file all emails between this ministry and the pastors, churches, and others I work with. I do not always summarize all verbal communications in those files.

Here are some entries in the file I keep:

- **August 13** Bro. ____ and I discussed this over the phone. We discussed strategies on how to get an account.
- **____ To:Jerald Finney Thu, Aug 13 at 9:10 AM**

Bro. Finney,

I keep trying to find a bank that will open an account for us. This is a local bank. The only banks so far to even consider us are the account info I sent to you from ____ and _____. Both want to set up a "Nonprofit Organization" account. _____

- **August 5, 2020 Jerald Finney gerald.finney@sbcglobal.net To: ____ Wed, Aug 5 at 10:45 AM**
Dear Bro. _____, You should keep looking. This trust is not an organization. I have never seen this problem before. God bless. Brother Jerald
- **August 5, 2020 ____ To:Jerald Finney Tue, Aug 4 at 11:40 AM**
- Bro. Finney, Attached is the bank account info. for non-profit organization. This is the only type account I have found. This is the only account offered by all the banks I have checked with. So I opened this one. Do you foresee any problem with it. I can keep looking if you think best. Jerry

After August 13, I did not hear from you again until Nov. 12, when you attached a letter from the IRS. In other words, it is without doubt that you cut off communications and proceeded alone. I never told you that you should fill out the form as you did. I made clear that if all else fails, I would work with you to try to fill out the form in a way that did not compromise the status of the church and the trust. I do not know that that will be possible.

I put in my last email to you the following, which I stand by:

- If you want to work together, you can contact me and we will set up a time to talk. I will show you exactly what you did wrong. I will go over the form you filled out and the letter proceeding it. I will explain what you have done so and why. I will also work with you as you seek to get an account. I will spend all the time needed, with no desire for any gift and for no charge. If you decide that you think I am wrong about something, I will be glad to discuss the matter, in love. If you can show me where I am wrong, I will repent of my error and proceed accordingly.
- However, I expect you to honor the Lord and this ministry as you proceed. You do not honor Him or this ministry by acting against the advice of this ministry without, at the very least communicating, what you are doing.
- If, after an honorable attempt on both your and my part, we cannot come to agreement, we will have no choice but to part ways. Is that event, I will wish you Godspeed.

It is up to you. I hold no anger or hard feelings toward you. I love you and the church you pastor. I love churches and pastors who sell out the Lord in any way. But I stand on the Word of God and will not compromise its principles. Love and truth are inseparable. You are free to do whatever you want, but if you desire the help of the ministry we must agree on matters and we must work together. You cannot go off on your own, as you did, without continuing communications, and mess things up. If you go off on your own and do things correctly, great; but if you mess things up, I cannot be held responsible for your mistakes and I cannot try to cover them up.

Please feel free to contact me about setting up a time next week to discuss this.

For His Glory,
Brother Finney

PLEASE DO NOT HESITATE TO CONTACT US FOR ANY REASON. YOUR COMMENTS, SUGGESTIONS, ENCOURAGEMENT, AND CONSTRUCTIVE CRITICISM ARE GREATLY APPRECIATED. Brother Jerald Finney 512-785-8445; E-mail: gerald.finney@sbcglobal.net