

Churches Under Christ Newsletter

September 1, 2021: Covers August, 2021 Ministry activities



The Churches Under Christ Ministry helps churches who want to organize under Christ alone and is under the authority of Charity Baptist Tabernacle of Amarillo TX,
Ben Hickham Pastor

Pages 1-3: Forward [To Lessons on the Bible (Common Law) Trust]: [A Church Who Establishes a Bible Trust Relationship with Property Is Not Organizing as a Trust](#) PUBLISHED JULY 24, 2021

Pages 4-11: Some more important or interesting ministry activities in August, 2021

LESSONS ON THE BIBLE (COMMON LAW) TRUST:

Forward [To Lessons on the Bible (Common Law) Trust]:

A Church Who Establishes a Bible Trust Relationship with Property Is Not Organizing as a Trust

Jerald Finney

July 24, 2021

When a church applies and practices the concept of the Bible Trust, she is not organizing as a trust and she is not becoming a legal entity under man's law.

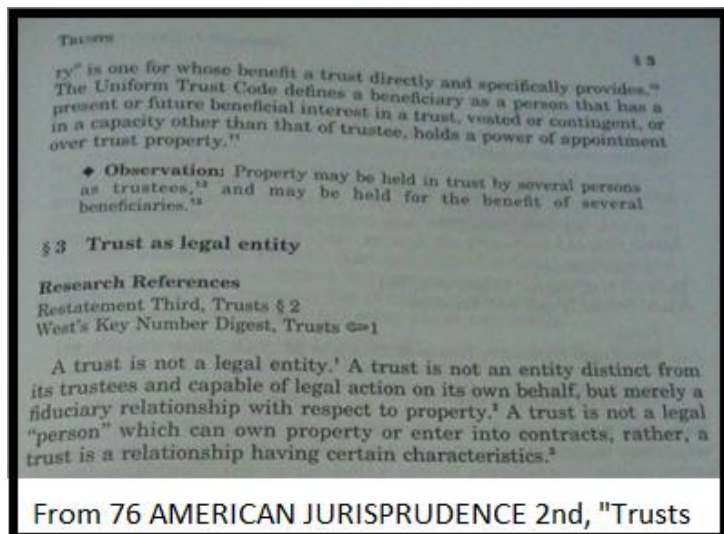
A Bible (common law) Trust is not a legal entity; it is not a legal organization; it is recognized by man's law, but it is not created by man's law; man's courts cannot assume jurisdiction over a church Bible Trust or a church who maintains her non-legal status. *When a church applies and practices the concept of the Bible Trust, she is not organizing as a trust and she is not becoming a legal entity under man's law.* When a church is organized and operates according to New Testament church doctrine, she is applying the Bible concept of trust. See, [TRUST IS A BIBLE CONCEPT](#). As explained in the lessons which follow, a Bible Trust is nothing more than a relationship with property. See [BASICS OF THE BIBLE TRUST RELATIONSHIP AND HOW A CHURCH CAN NULLIFY THE](#)

[TRUST RELATIONSHIP](#). A church can practice this concept of trust with the Bible as their sole authority and guide; no other documents are necessary. She will not have agreed to abide with state incorporation law, charitable trust law, Federal Internal Revenue Code Section 501(c)(3) or Section 508(c)(1)(A) law or any other law of man. She can do everything God's way. However, should that church wish God's money to be held in a bank account or should she want the title to God's real estate for a meetinghouse to effectively be held in His name, she will need to execute proper trust documents. Many churches in America have done and are doing just that.

A church who organizes under man's law, under a law of civil government, is an established church (a "state church"). Such a church is under the authority of the civil government under whose law she organized, to one degree or another. The First Amendment to the United States Constitution and corresponding state constitutional provisions guarantee religious freedom and soul liberty. In America, a church can choose to remain under the authority of the Lord Jesus Christ and him alone, without persecution; or she can choose to become a state church.

Like non-profit corporations, some types of trusts are legal organizations which are created by state law. For example, charitable and business trusts are formed by contracting with state government. A church can contract with the state under state law to become a charitable or business trust. When the state grants the application, the church becomes a charitable or business trust, a legal entity, subject to the authority of state government for many purposes.

Many churches who have established a Bible Trust will say, "Our church is organized as a trust." Not so. These lessons make clear that a church who executes a Bible Trust is not organizing as a trust; rather, she is establishing a relationship with property consistent with New Testament Church Doctrine. By so doing, she can operate according to all New Testament Church Doctrine, something which a state organized church cannot do even should she dishonor her contract with the state and disregard all the rules and regulations she agreed to. A church who does



From 76 AMERICAN JURISPRUDENCE 2nd, "Trusts

not honor her worldly agreements is dishonoring God; she is dishonest. Churches who choose to organize under civil government authority include those who have chosen to become non-profit corporations, charitable trusts, business trusts, unincorporated associations, and/or religious organizations subject to the rules and regulations that come with federal tax exemption law (Internal Revenue Code Section 501(c)(3) or Section 501(c)(1)(A)).

A church who does not draft and execute Bible Trust documents, and who is organized and managed according to New Testament Church Doctrine has established a Bible Trust relationship with property. However, drafting Bible Trust documents is wise. Without documentation, money held in trust for the owner of that money, the Lord Jesus Christ, cannot be placed in a bank checking account. Other advantages of executing documents include:

- Well-drafted documents leave no room for argument among church members or anyone else about essential Bible Doctrines and other relevant matters (which most pastors and other church members, “Christian” lawyers, Bible Colleges, seminaries, etc. have never studied, taught, and applied).
- Well-drafted documents educate present and future church members as to: New Testament Doctrine and American law concerning religious freedom and soul liberty; the Bible Doctrines of church, government, and God’s desired relationship between church and state; the nature of the Bible trust, the elements of the Bible Trust; appointment of successor trustees, powers of the trustee, limitations on the powers of the trustee (For example, the proceeds from sale or conveyance of any trust property cannot inure to his or anyone else’s benefit. All property held in trust must be held, managed, and conveyed solely according to the will of the Lord Jesus Christ as expressed in his Holy Word.); and other important matters.
- As to the world, bankers and their lawyers will be educated in all these matters because the trustee presents the documents to the bank when opening a trust (not a church) bank account. Likewise, county assessors, county attorneys, and other local (and possibly city, county, state officials) will be educated should the trustee apply for a property tax exemption (which comes with no strings attached) on trust real estate used for “religious” purposes only.
- Well drafted documents make it possible for real estate for a meetinghouse to be owned or leased in the name of the trust, not in the name of the church. All property held in the trust estate is owned by the Lord Jesus Christ. See [TRUST IS A BIBLE CONCEPT](#). A church who holds or leases property in the name of the church is acting legally and is a legal entity and is under the authority of the state for many purposes. See, [BASICS OF THE BIBLE TRUST RELATIONSHIP AND HOW A CHURCH CAN NULLIFY THE TRUST RELATIONSHIP](#)
- Should a church who establishes a Bible Trust remain true to Bible Church Doctrine openly shine the light of truth as to her organization, members of the community, other churches, and members of other churches will have an example of how churches can do things God’s way. Some may then act on what they have learned. Blessings follow when churches do things God’s way; curses (as we are witnessing by observing the state of individuals, families, churches, and the nation).

Many churches, a small remnant, are doing things God’s way as to church organization. Some of those, as they should, let their light shine. They let everyone know that they are honoring their Bridegroom, their head, their espoused in church organization and operation. Sadly, some keep what they have done as undercover as possible since they do not wish to offend anyone. Is this following in the footsteps of Jesus? After all, Christ purchased the churches with his own blood; he loved the church and gave himself for it (Acts 20:28; Ephesians 5:25).

HIGHLIGHTS OF **AUGUST 2021 MINISTRY ACTIVITIES:**

Aug. 1: Published July/August Ministry Newsletter. I had covid from June 15 or so (diagnosed June 18) and was unable to do much of anything until the second week of July.

Contract law, the marriage of a man and woman and the marriage of Christ and His Churches:

This is relevant to the work of Churches under Christ Ministry because the marriage of man and woman is to be a picture of the marriage of Christ and His Churches. Contract law has done great damage to the marriage of man and woman and to the marriage of Christ and His Churches in America.

I talked with a longtime pastor and friend, now a missionary to Mexico, regarding the wedding of his son who wanted a Bible marriage covenant, not a state wedding. We also exchanged e-mails concerning marriage the Bible way, not marriage the civil (worldly) way. The former is under God only with three parties—the groom, the bride, and God, God being the controlling party. The latter is under the state with three parties—the groom, the bride, and the state, the state being the controlling party. God ordained marriage in the Garden of Eden and never gave civil government jurisdiction over marriage. “Christians” being ignorant of Bible marriage doctrine, dishonor God when they marry under civil contract with the state even though almost all (but not all) pastors and Christians have no understanding of these matters and marry under civil contract. Some who do remain under God’s permissive will and are blessed because they acted out of ignorance, but still love God and keep His guidelines regarding the marriage and family relationship. But what about those who are not truly Christians? Look at what giving the state authority over marriage has done. The Supreme Court has declared that two people of the same sex can marry. Of course, this is impossible because God ordained marriage, but you get the point, do you not? Churches who contract with the state (incorporation, 501(c)(3), 508(c)(1)(A), charitable trust, etc.) or bow down to the state (unincorporated association), join hands with the state in an unholy union.

On Monday, August 2, 2021, 06:25:56 PM CDT, _____.com wrote:

Bro Finney, We are attaching a file. Could you please look at it, I’ve highlighted in yellow, is it necessary to write **Name of Groom, Bride?** (or just their names[Name of Groom], [Name of Bride])
Thank you for help.

Jerald Finney gerald.finney@sbcglobal.net To: _____.com Mon, Aug 2 at 7:34 PM

Dear Bro. _____,

I like it! Great job in putting this together.

As to your question, I think either is OK, but I believe the way you have it is best (with "Father of Groom, [Name of Groom] and Father of Bride, "[Name of Bride].").

Please don't forget to send me the final drafts of this, the vows, and a description of the ceremony. With your permission, I will put it online as a model, with any identifiers removed if that is your desire. This will provide great educational information for those believers who take this matter seriously.

I will not publish anything until I have your permission. If you do not have objection, I will credit you, your son and his future wife with designing this. God bless.

Needless to say, the bride and groom above did it God’s way. I do not include all the details.

Aug. 3: Call from Bro. _____. He is not the pastor, but teaches once or twice a month on these matters. The pastor does not speak good English The pastor agrees 100% on all this. The first question I asked him was, “Is *Russian _____ Church organizing as a trust?* His answer was, “He said yes.” We went over his completed Q2. The only need right now is to get a bank account. The main reason for doing this is to get a place to meet with title in the name of the trust. Another church was allowing them to meet in their meetinghouse for free. The place they were meeting said they had to wear masks, could not sing out loud, had 6’ apart, and the choir could only be way back in church and would have to wear masks 6’ apart, the pastor was a female who was an Episcopal. They told them no way. They meet Fri. night and Sunday in a big shop warehouse for his car business and in another Russian church facility on Sun. 3-5.

Jerald Finney jerald.finney@sbcglobal.net To: _____.com Cc:Jerald Finney Thu, Aug 5 at 6:04 PM

Dear Brother _____,

Attached are the docs. Please carefully read the letter that accompanies them, also attached.

God Bless,

Brother Jerald

...

_____.com>To:Jerald Finney Thu, Aug 5 at 7:55 PM

Dear Brother Jerald, how are you? Hopefully, you are feeling better. Please let me know when the church should expect to hear from you. Blessings, _____

Jerald Finney jerald.finney@sbcglobal.net To:_____.com Mon, Aug 9 at 8:29 PM

Dear Brother _____,

I will give you a call in the morning. I won't have but a few minutes, but we can set a time for a phone conference. I will be in the office (home) all day Wednesday, until I leave for church a about 6-6:30 pm that day. If that will not work for you, we can set another time. God bless. Jerald

I tried to call him several times, but never made contact.

Aug. 31: I received a call from the Pastor's daughter. They have not been able to contact Bro. ____, and the pastor's daughter will now go between me and the pastor (who does not speak English, only Russian). Most of the work I did with the Brother was wasted. The pastor wishes to go forward as quickly as possible. Since it has been a while, I told them I will have to go over their files and refresh my memory concerning their situation. I will have to review Q1 and Q2. I hope to do so within the next few days, after which I will work with the pastor and his daughter. The go-between brother lives in another city and also is very busy with his work.

Aug 9: _____ called. He is in a church in Albany, Oregon. He has not been ordained and is not the pastor. He was referred by Pastor _____. New church plant. The pastor went to a CPA and a lawyer who old him the church needs to be incorporated to get a bank account. The pastor also gave another excuse. Bro. _____ and an(other) member(s) are trying to educate themselves and the pastor on these matters. I answered a lot of his questions, and we talked for a long time. He is studying these matters out. He says that he and one or more of the members will not stay at the church if it incorporates and gets 501(c)(3) status. He asked if he could contact me along the way. Yes, of course. He said that his previous pastor in a different church established a trust for 27 years.

_____.com To:Jerald Finney Sat, Aug 14 at 5:42 PM

Brother Jerald!

Confirmation on proper name spelling.

Thank you for adding me to the mailing list.

Thanks for the link to the lessons.. I was able to find them on the website fairly easy too.

Hope you have a wonderful Lords Day tomorrow!

Pray for the local church here that they would heed your wisdom and benefit from your labors...

Thank you,

...

Aug 10: Call with _____. We talked about a lady who is a nurse who is being pressured to get the vaccine. We talked at length about that at length. We then talked about some other things. We talked about mission boards. He said that the missionaries assigned to that mission board go out and solicit support. That support goes to the mission board who then pays the missionary a fixed salary, say \$40,000 a year. Additional support coming in thereafter does not add to the missionary's salary. The missionary board pays the social security taxes of the missionary, etc. The missionary cannot retire until the age of receiving social security benefits. We also discussed other matters such as the spiritual state of America, etc.

One matter he brought up is that the pro-abortion people are some of the greatest opponents of forced vaccine. Because Roe v. Wade cannot stand in a society where government can force a person to do something. Some of the others: socialists, the communists, bc they realize that if you can force people to do one thing, you can force them to do others. Likewise, a lot of the labor unions are anti-forced vaccine because voting members are anti-forced vaccine because you lose your job, firing someone because they will not get vaccinated and you can't fire someone because they will not do something.

_____.com, To: jerald.finney@sbcglobal.net Tue, Aug 10 at 6:48 PM

Brother Finney

My Wife and I attended a Wonderful Pastor's Conference yesterday Hosted by Our Dear Friend Pastor _____ in _____ [Name of state] [Name of church].

_____ gave an AMAZING Presentation.

What steps do we need to take?

Pastor _____ ...

Aug. 11: Called Pastor _____. They started a church a year ago. They have been in ministry 30 years. They have an incorporated 501(c)(3) ministry. He agreed with me about no collateral ministries not under the authority of a local church under the Lord Jesus and Him alone. He told me the story of his ministry. They are set up with a bank account in the name of the church, also a ministry bank account. Advised him to close the ministry bank account, dissolve the corp., and notify the IRS.

... Right now they are renting a facility They have no members yet, other than he and his wife. Have about 16 in attendance at their meetings. We discussed getting members, born again people who are attending. Believes every church should be autonomous.

Outlined ministry procedures. Sent him link to page linking to lessons on the Bible (common law) trust. To send him first mailing as soon as possible.

Jerald Finney jerald.finney@sbcglobal.net To: _____.com Thu, Aug 12 at 7:53 PM

Dear Pastor _____,

Attached are the initial letter, policies..., and Questionnaire 1 When you completed and return the answered Q1, I will review it and give you a call. The initial letter explains all the procedures.

Q1 is in word format so that you can fill in the answers on your computer.

It was a great blessing talking with you.

God bless,

Brother Jerald

...

____.com To:jerald.finney@sbcglobal.net Thu, Aug 12 at 9:26 PM

Thank You Brother Finney!

Looking forward to getting started!

God Bless You!

...

Pastor ____

____.com To:jerald.finney@sbcglobal.net Tue, Aug 17 at 4:39 PM

Update:

I am so Excited about this Opportunity.....I have been praying about moving in this direction for some time!

I closed our ... inc Bank Account yesterday...We only had \$____ in the account..The last 2 years have been devastating Financially!....

I am working with the lady who has handled our 501c3 Account for the last 7 years

We have a 6 month extension on preparing our records for 2020....(90% completed)... will close..it down for us....(She is a dear friend of pat 's & mine)

... the Lord gave me the New Name... for our Church

It has been ____ Church.....Our new name will be: ____ CHURCH

(Same # of letters... starts with an "R" Most people will not even notice the difference.

i am going through the paper work to send back to you.....Planning to have them prepared in the next few days.

No Questions (Yet) But I am sure I will

This is "All God".... working His Miracles!....HE is coming back...Soon..."Come Lord Jesus"!

God's Best to You...Your Family & Your Wonderful Ministry!

Pastor ____

Brother Finney! Thank You for Your Generosity! ____ .com To: jerald.finney@sbcglobal.net Wed, Aug 18 at 9:40 PM

[He sent me a lot of answers to Questions on Questionnaire 1 instead of answering all the questions on the Questionnaire. He also added other info and questions that should have been included on the Questionnaire.]

Thank You!

pastor ____

Jerald Finney jerald.finney@sbcglobal.net To:____.com Thu, Aug 19 at 5:15 PM

Dear Brother,

Good to hear from you. I would request that you fill the questionnaire and email it to me so I can go over it question by question. You can include the info you sent in the email below as well as answers to all the other questions.

Once I get the questionnaire, we will go over it and all that you include in it. We can do a conference call and include anyone you want on your end.

God bless,

Brother Jerald

____.com To:jerald.finney@sbcglobal.net Fri, Aug 20 at 1:36 PM

Here are the signed documents [He attached Completed Q1 and a separate PDF of the signature page]

On Wednesday, August 18, 2021, 09:40:41 PM CDT, ____ .com wrote:

[He sent me a lot of answers to Questions on Questionnaire 1 instead of answering all the questions on the Questionnaire. He also added other info and questions that should have been included on the Questionnaire.]

Thank You!

pastor ____

From: Jerald Finney jerald.finney@sbcglobal.net To: ____ .com Thu, Aug 19, 2021 6:16 pm

Dear Brother,

Good to hear from you. I would request that you fill the questionnaire and email it to me so I can go over it question by question. You can include the info you sent in the email below as well as answers to all the other questions. Once I get the questionnaire, we will go over it and all that you include in it. We can do a conference call and include anyone you want on your end.

God bless,
Brother Jerald

____.com To: jerald.finney@sbcglobal.net Fri, Aug 20 at 6:03 PM

[Again, he sent me a lot of answers to Questions on Questionnaire 1 instead of answering all the questions on the Questionnaire. He also added other info and questions that should have been included on the Questionnaire.]

Jerald Finney jerald.finney@sbcglobal.net To: ____com Mon, Aug 23 at 5:01 PM

Dear Brother _____,
by not answering all the questions of the Questionnaire 1 form, you have made my job much more time consuming and tedious. Notice the following on Q1:

- 36. Do you have any other questions, comments, suggestions, etc.
- 37. Please let me know any other information which you deem important.

You could have put your concerns, questions, etc. in the space after #37 and your answers to all the questions on the form (Questionnaire 1). I am attaching Questionnaire 1 (with some comments in red). Will you fill it out and return it to me. thanks. Include all the extras that you put in your emails in the appropriate places on the Questionnaire.

Aug. 12: Talked at length with Pastor _____. See June 6 and July 9 entries. He has been teaching his church about relevant Bible principles and facts about 501(c)(3) and incorporation. We discussed his completed Q1, state non-profit corp. law, etc. The church has considerable property and two annuities. Has only about 15 members now. The town is small and has lost population, etc. See Q2. There is still considerable research to be done concerning transfer of properties. We downloaded some helpful materials. See his folder. I will be sending him Q2.

He is to try to find the constitution and by-laws (may have to call the secretary of state), church covenant and church doctrinal statement. He will research (and perhaps call the sec. of state) about transferring corp. property.

Aug. 12: Emailed Q2 to Bro. _____.

____.com To: Jerald Finney Thu, Aug 12 at 5:32 PM

I gave this to my deacons first and talked through it with them. Then I began teaching through the doctrine of the church under Christ and gave this to the members to read through on their own to see the issue from the perspective of what the law says.

____.com To: Jerald Finney Fri, Aug 13 at 2:12 PM

I don't care if you want to attach my name to this. I believe it is Biblical so I don't have a problem standing by it. Also, I don't care if you want to change the format to post it. If it can be used to help a pastor take a stand for the truth then praise the Lord! Thanks again for your help in this area. I will be in touch.



Aug 18: Published [A Church Who Establishes a Bible Trust Relationship with Property Is Not Organizing as a Trust](#)

Aug 19: Pastor ____ called. He *may* be going to another church; and they may close this church down and dissolve the corporation. I advised him that by so doing, he would be going to a spiritual prostitute and taking the members with him; that I do not believe, based upon Bible principle, that God would be pleased with that. He said he would begin immediately to teach on Baptist history, etc. [I had been working with this pastor as he was preparing to organize it according to Bible principles.]

Aug. 18, 2021: ____ called about the trust and finances. The church has not, as of yet, established a Bible trust. (1) Do they have to file anything about what they do with the money in the trust as far as the church goes. (2) What is the process as a Nt church as to gifts given to ministers who serve full time. someone said they have to give them a 1099. Also, can they have other full time ministers.

Aug 19: Called him several times. got vms every time.

CHRISTIANS IN AFGHANISTAN ____>com To: ____ Wed, Aug 18 at 7:40 AM

I just got this from the lady Impact for Jesus / ____ 8/17/21 PRAYER REQUEST:   Today sadly they just confirmed this terrible news at this time. They can corroborate it in the news. How sad!! Please pray for the 229 Christian missionaries, who have been sentenced to death tomorrow afternoon by the Afghan Islamists. Please can pass this message on as soon as possible so that many people will be able to pray. This message was sent by ____ the missionary from Chihuahua who is in Africa. The whole planet united in prayer. If you can forward it please join us in urgent prayer, also because the radical Islamic group has just taken Quaragosh, the largest Christian city in Iraq. Where there are hundreds Christian men, women and children who are being beheaded. Prayer cover is being requested. Please take a minute and pray for them. Pass the message to whoever you can. Quaragosh has already been taken several times. They have asked us for prayer, please pass Sincerely, ____ (CALIFORNIA, USA)

Jerald Finney gerald.finney@sbcglobal.net To: ____ Thu, Aug 19 at 5:27 PM

Dear Brother,
Just now getting caught up on my incoming emails.
I just forwarded this to my entire email list. God bless.
Brother Jerald

On Fri, Aug 20, 2021 at 4:46 PM ____ .com wrote:

From: ____ .com Subject: reversing 501c3
Message Body:

I am researching for a friend who is a pastor. I do leg work for her from time to time. Her church is small. They don't fill out a 990, they have no payroll, They've never submitted any tax documents. They just fill out a form for the State of Michigan and send in \$20. They have a tax exempt number under the 501c3. She would like to cancel it. What should she do?

Jerald Finney gerald.finney@sbcglobal.net To: ____ .com Mon, Aug 23 at 4:26 PM

Dear Ms. ____,
The IRS has procedures for cancelling 501c3. You have some options as to how to implement those procedures. Here are some:

- (1) Contact the IRS and find out from them.
- (2) Do your own research on how to do it.
- (3) Hire a lawyer to do it for you.

I am an Christian attorney who heads a ministry which helps churches organize according to the principles and doctrines in God's Word so as to please the Lord. Therefore, I cannot be of help to the pastor and church you are seeking to help.

For His Glory,

Jerald Finney

[I cannot help a church with a woman pastor which is clearly contrary to God's Word.]

Aug 24: Received call from _____, from Oregon. He belongs to a men's group. His brother is favoring 508 status. We talked about 1st amendment, the only thing God ordained to do His work in this age of grace, 508 status versus 1st A, etc.. status. He, like me, believes Word of God is the authority for all matters of faith and practice. He was at work and had to get busy. He wanted me to send links to resources which explain 501(c)(1)(A) and 501(c)(3) status.

_____.com To: gerald.finney@sbcglobal.net Tue, Aug 24 at 6:03 PM

Thank you Jerald for speaking with me. I look forward to learning regarding 508c1a vs 501c3 the links and attachment. All of my contact information is listed below. i look forward to hearing from you. 😊

Jerald Finney gerald.finney@sbcglobal.net To: _____,com Tue, Aug 24 at 8:21 PM

Dear Brother

Greatly enjoyed our conversation. I will add you to the ministry mailing list. I don't send a lot of emails and do not solicit funds or donations. Just email me if you want to be removed from the list. Here are some links:

(1) On 508(c)(1)(A) <https://geraldfinney.com/2014/04/28/church-internal-revenue-code-%C2%A7-508-tax-exempt-status/>

(2) 501(c)(3):

1. [Federal government control of churches through 501\(c\)\(3\) tax exemption](#) (Section VI, Chapter 4 of *God Betrayed*; Chapter 4 of *Separation of Church and State*)
2. [The church incorporation-501\(c\)\(3\) control scheme](#) (Section VI, Chapter 5 of *God Betrayed*; Chapter 5 of *Separation of Church and State*)

(3) [Short course: important questions answered](#)

God bless.

Brother Jerald Finney

Aug 24: Call from Pastor _____. He asked about the insurance the church has which covers everything. Is in name of the church. [I explained that by carrying insurance in the name of the church, the church is a legal entity under the authority of man's law for many purposes, etc.]

Wants to execute new docs to replace the present ones and get things in order.

Aug 25: Drafted docs.

Jerald Finney gerald.finney@sbcglobal.net To: _____,com Wed, Aug 25 at 3:08 PM

Dear Pastor _____,

Attached are:

1. Cover Sheet
2. Resolution
3. Declaration

4. Appendix

5. Executing docs

Of course, you are not ready to proceed.

God bless.

Brother Jerald

...

A close and beloved relative passed away in Fort Worth. She was saved. Praise the Lord!!! I went to the services, talked with family, and was out of pocket a few days.
