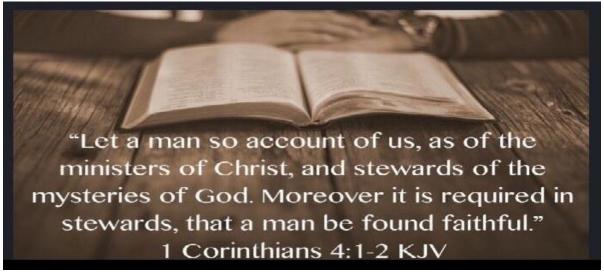
Churches Under Christ Newsletter August 1, 2021: Covers June and July Ministry activities



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

I had covid, diagnosed June 18, and was unable to work, until around July 7.

Pages 1-3: LESSON 1 BASICS OF THE BIBLE TRUST RELATIONSHIP AND HOW A CHURCH CAN NULLIFY THE TRUST

RELATIONSHIP PUBLISHED JUNE 21, 2021

Pages 3-6: Some more important or interesting ministry activities in July 2021

Pages 6-8: Some more important or interesting ministry activities in June 2021

LESSONS ON THE BIBLE (COMMON LAW) TRUST LESSON 1 BASICS OF THE BIBLE TRUST RELATIONSHIP AND HOW A CHURCH CAN NULLIFY THE TRUST RELATIONSHIP PUBLISHED JUNE 21, 2021

Jerald Finney July 21, 2021

"... Christ also loved the church, and gave himself for it; That he might sanctify and cleanse it with the washing of water by the word, That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish. ... For we are members of his body, of his flesh, and of his bones." (Ephesians 5.25-27, 30).

"Take heed therefore unto yourselves, and to all the flock, over the which the Holy Ghost hath made you overseers, to feed the church of God, which he hath purchased with his own blood" (Acts 20:28)

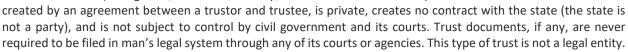
The only way I believe that a church can remain under the authority of the Lord Jesus Christ alone (See, e.g., Ephesians 1:22-23 and Colossians 1:16-18, King James Bible) and keep herself holy and separate from unholy civil government (see, e.g., 2 Corinthians 6:14-18, KJB) is by establishing a trust relationship with property, not by choosing to act legally (explained below) or to contract with the state and/or federal government for status as a non-profit corporation, charitable trust, business trust, or tax exempt organization under Internal Revenue Code Section 501(c)(3) or 508(c)(1)(A). A church does not apply for, but claims, 508(c)(1)(A) status and puts herself in the same position as a 501(c)(3) church (See Church Internal Revenue Code § 508(c)(1)(A) Tax Exempt Status). A church acts as a legal organization and is classified as an unincorporated association by acting legally—by holding property in the name of the church, holding insurance in the name of the church, opening a bank account in the name of the church, entering into a contract, having employees, or by acting legally in some other way(s).

The common law or Bible trust is not a charitable trust, a business trust, or some other type of organization created by man's law. This type of trust is recognized by man's law, but is not the creation of man's law. It is not statutory.

The Bible trust is not an organization. It is a relationship with property whereby a trustee holds and manages property solely for the benefit of the Lord Jesus Christ. Jesus, the true and beneficial owner of the property.

Some churches exercise their Bible freedom and duty to operate under the Lord Jesus Christ in all things. American churches who desire to do so are protected by the First Amendment to the United States Constitution and corresponding state constitutional provisions. "And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all *things* he might have the preeminence" (Colossians 1:18).

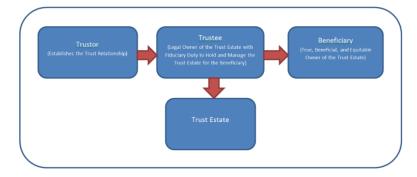
The "common law" or "Bible" trust is a fiduciary relationship with real and personal property (personal property includes intangible property such as money and bank accounts) recognized, but not created by, man's law. This relationship is



The trust relationship can be established orally or in writing. If not in writing, and if the facts show the intent to establish a relationship with property to be held by a trustee for the benefit of the true owner of the property, then a trust relationship has been established. This is so no matter the terms used. It is not necessary to use the terms "trust," "trustor," "trustee," "trust estate," or "beneficiary" for a trust relationship to come into existence if the essentials of the relationship are there.

The trustor creates the relationship and names a trustee who agrees to administer a trust estate funded by the trustor (and others, if any, who wish to contribute to the trust estate) solely for the benefit of another, the true owner of the trust estate, the beneficiary (the Lord Jesus Christ). The trustor merely establishes the trust relationship. The trustee administers the trust estate solely for the benefit of the owner of the trust estate. Once assets are placed in the trust estate, those assets permanently belong to the beneficiary, not to the trustor (in an irrevocable trust).

An inactive trust is no trust at all. The elements of valid trust are: trustor, trustee, beneficiary, and **trust estate**. If an element is missing, there is no trust. If there is no trustor, trustee, **trust estate** and beneficiary there is no trust. Without a **trust estate**, there is no trust. For a trust relationship to exist, all elements of the trust must exist. If there is no **trust estate**, there can be no trust. One cannot establish a fiduciary relationship with property if there is no property.



Some churches have properly drafted and executed documents establishing a proper trust relationship in order to remain under the Lord Jesus Christ only; but they have nullified their efforts by never listing trust property to the trust estate in an appendix to the trust document. All property and assets in the trust estate should be listed in the appendix. Again, if no property is placed in the trust estate, the trust is non-



existent. The Appendix should list all personal property (song books, pews, musical instruments, etc., checking account, etc.), real property, motor vehicles, and other assets held in trust estate.

Churches who have set up a trust relationship with money and property – through a Declaration of Trust, Procedures, or whatever the document is titled – nullify their efforts to remain under Christ only by acting legally. When a church acts legally, she is a legal entity subject to the jurisdiction of civil government, an unincorporated association.

What is a legal entity? A legal entity is an entity that can be sued, sues, can be charged with a crime, enters into contracts or acts legally in any way. When a church acts legally or applies to the state or federal government for legal status (incorporation, charitable trust, 501(c)(3), etc.), she has declared herself to be a legal entity.

How can a church act legally? She can, for example, hold deed to real property, open a bank account, hold title to motor vehicle(s), hold insurance, contract, borrow money, incorporate the church or a ministry of the church, claim Internal Revenue Code § 508(c)(1)(A) status for the church or a ministry of the church, have employees, pay salaries or do anything else in accordance with or subject to man's legal system and not according to New Testament church guidelines and example. A church who holds insurance admits that she is a legal worldly entity who can be sued. Operating legally in any way makes a church a legal entity subject to the authority of man's law.

Of course, civil government has authority under God to punish individual evildoers and reward those who do good, no matter how a church is organized. But God did not give civil government authority or jurisdiction over a church who chooses to remain under Jesus Christ and Jesus Christ alone.

A properly implemented trust relationship with money and/or property keeps a church entirely out of man's earthly legal systems and under the Lord Jesus Christ in all things. That is, if the church does not misstep and declare herself to be a legal entity subject to the law of man in some other way. Thank the Lord and the martyrs of Jesus who, in putting Christ first in all things, paid the price that gave all Americans freedom of religion and soul liberty as guaranteed by the First Amendment to the United States Constitution and corresponding state constitutional provisions.

Click here if you need help in organizing a church under Christ alone.

HIGHLIGHTS OF JUNE AND JULY 2021 MINISTRY ACTIVITIES:

July 2021

I was unable to work from June 28-July 6, 2021 due to covid 19. I was just too weak to do anything.

July 6: Call from _____ of _____. He & wife want to start a church. People from various churches are meeting together (home church) now for worship and Bible study. They want to please the Lord. We talked for some time. He came across articles on the ministry website. He said the CUCM website is a massive amount of work and incredible. We talked for a long time. He wants me to send the article on 501c1A. Link to article on 508(c)(1)(A) tax exempt status for churches. I did so on July 9.

Biblical Marriage Covenant ____.com To:Jerald.finney@sbcglobal.net Wed, Jul 7 at 10:42 PM

Praise the Lord I found your web site. I pray that you are well. [Wife] and I lost contact with you I have not been able to attend any Unregistered Church meeting because they are held so far from us. We spent some 26 years bringing the Spanish Bible in accordance with the Hebrew text of Jacob ben Chajim, the Textus Receptus, and the KJV. We now live in ... where we have the ministry of

I have gone through your web site and am not only impressed, but amazed at the material provided. You have done, and continue to do a fantastic job for the Lord, and His churches. I am looking for Biblical Marriage Covenants. As with the churches, I believe that marriage should be taken out of the hands of the state, and returned where God has ordained it to be—in, and through His church. Our son is getting married and wants such a marriage. Could you help us?

Brother Finney, We would like for you to come for a visit. We have plenty of room (private with bath). Church registration is a big issue in this country. Would be so very Good to discuss the issue(s) with you.

Please let us hear.

Your brother and friend in the Lord Jesus Christ,

Prov 17:17

July 7: Bro _____ called and we talked for some time. Jul 9: Sent email: "Dear Brother _____, Great to hear from you. Attached are (1) the docs in the marriage packet Dr. Dixon gave me many years ago; (2) a good paper on common law marriage. I will give you a call so we can discuss some matters concerning Dr. Dixon's docs and the modifications I believe should be made. God bless. Bro. Jerald" We have continued to discuss this and his son is planning to marry God's way.

July 9: Returned call to Bro. _____. Left VM. He is ready to go over the corrected Q2.

Jul 9: Conference call with a church concerning their corrections on Quesionnaire 2 conference.

July 9: Prepared IRS 1041 letter for 2 trustees for mailing. Mailed them CMRRR on 071221 cc'd to the trustees. The IRS now sends out letters to trustees who get an EIN "for banking purposes only" telling them that they need to submit for 1041 each year. I send a letter to the IRS explaining that the 1041 is not applicable because the trust is a common law trust—a relationship with property with no income, employees, or salaries—which is not an organization like a charitable or business trust, etc. The Bible or common law trust does not make the church a state created organization, etc. That always takes care of the matter. Also, getting an EIN for banking purposes only does not affect the status of the trust as a non-legal entity in any way. If you have questions about this, please feel free to give me a call and we will discuss it. I have a PowerPoint which fully explains this.

Note. First talked to Pastor _____ was on June 6. See June activities below.

July 9: Text from ____ who first contacted me June 6: He has some more questions. The June 6, notes: "Pastor ____ told him about the ministry and sent him to the 501c3 page on the ministry website. He has looked at a lot of the resources on the webpage. He took the pastorage of an incorp. 501c3 church in _____. The church has been there around 60 years. The church owns real estate and has a lot of money in the bank. They have no debt. There are about 20 people in the church. The church has been there around 60 years. The Wed. night crowd is about 25. He does not let those who only attend on Sun. The prior pastor died of a heart attack and then the church voted him to be pastor. He is 26 years old and is studying on church organization. Went to _____ Christian College. Said he did not learn much there. We talked a long time. He had numerous questions." July 9: Called him. He is convinced that he wants to get out of 501c3. The church has a building that is paid for and a bank account. We talked for a long time. Answered a lot of his questions.

Jul 20: Received an email from a pastor: "... I am the pastor of Bible Baptist Church in _____. Our website is _____. I would like to receive the first letter in the process of unincorporating our church. Please let me know if there is any

Jul 21: Replied to him via email:

Dear Brother ,

way I can help. ..."

Attached are the following documents:

- 1. Initial letter
- 2. Policies, Procedures and Guidelines
- 3. Questionnaire 1

Please read the 1st w docs carefully. The initial letter gives some information concerning the freedoms provided by the First Amendment, and also the Michigan Constitution. It also summarizes the steps and procedures utilized by this ministry.

You can download Q1 and fill in your answers in Word, if you like. Or, you can print it out and fill in by hand. If the former, you can then attach it to an email to me. If the latter, you will have to either mail me a copy of scan it and attach it to an email.

By the way, if you preview a document from the email, you will be able to go directly to any linked resource by left clicking.

Feel free to call me at any time for any reason. Again, if you get a VM, I will return your call asap. God Bless.

Brother Jerald Finney

By the way, I am starting to post a series of lessons which explain the Bible (common law) trust. I have posted the first short lesson, <u>Basics of the Bible Trust Relationship and How a Church Can Nullify the Trust Relationship</u> (Click to go to the lesson)

ADDITIONAL LESSONS EXPLAINING MORE ABOUT THE TRUST WILL BE POSTED REGULARLY.

Jul 9: Received completed Questionnaire 2 from a pastor. I replied on Jul 12: "I have received and will review Q2 in the next few days. Then, I will give you a call. I had covid and am just now getting back to work. I was unable to function for about 3 weeks, so I am behind. God bless. Brother Jerald"

July 12: Received completed Questionnaire 1 from a pastor. Emailed him and told him: "Dear Bro. _____, Good to hear from you! I reviewed your completed Q1. Attached are my observations. We will need do discuss this over the phone. Then we can go to Questionnaire 2. God bless.

Bro. Jerald

July 21: Added new webpage, Started webpage <u>Lessons on the Bible (common law) Trust</u>. Published <u>Lesson</u> 1: The basics of the Bible Trust and how a Church which has established a Bible trust can become a legal entity thereby nullifying status of the church as a spiritual body under Christ and Christ alone (July 21, 2021) <u>Lesson 1</u>: Basics of the Bible Trust Relationship and How a Church Can Nullify the Trust Relationship.

July 24: Drafted and published on ministry website, Introduction (to lessons on the Bible (common law) Trust

Jul 27: Received the following email: "Hi Jerald, I'm looking to do an online Ministry and would like to a Religious Common Law Trust non 501C3. Is this something you can help me with?" I replied: "The Word of God (the King James Bible) is the foundation for all Churches Under Christ Ministry work. Since God ordained no institution other than the local church to do his spiritual eternal word here on earth, and since God makes clear that he desires all ministry under God is to be under the authority of a local, Bible believing, Bible preaching and teaching church under Christ alone, I cannot be of help." I forgot something. Just in case, according to God's word, you are not saved, see the link below. God bless you as you seek to know and obey him. God's Plan of Salvation

July 28, received on linkedin from a pastor: "Brother Finney, My name is Pastor and at this time we rent a
building. The owner of the building has recently decided to donate the building to the church. How would we go
about accepting this donation? The church is not incorporated, but has an EIN number for banking purposes. I am
also at looking at changing the name of the church. I would like to away from all of that. Would you please advise
me on what the process would be. Thank you for your time and God Bless. Pastor I replied and asked him to
give me a call: Dear Brother Please give me a call at 512-785-8445. I need to know more before I answer, and
the answer would take a lot of time to write out. You may have to get a voicemail. We may have to set a time when
we are both available. Also, would you mind emailing me instead of using Linkedin. My email is
jerald.finney@sbcglobal.net. Thanks." July 29: Phone conversation with Pastor He said we talked and
exchanged emails in 2016—I checked my records to refresh my memory. I gave him a lot of info at that time.

Talked about church not incorporating. He said he has studied ministry materials online and taught New Testament Church doctrine to the churches he has pastored. He said it has been a lot of study and a lot of work.

He now is lead pastor of a church in _____. Church pays no salaries. The church gives him a lump gift once a week. The amount depends on the giving of the church. A person in the church keeps notes.

The church has no formal business meetings. The church has a bank account.

In 2013 or so, he resigned as pastor of a church.

He planted another church and later resigned as pastor. The new pastor asked about incorporation. He told him he had taught the church New Testament Church doctrine and application of that doctrine. He told him he would have a fight on his hands if he wanted to incorporate the church and that he would never be the pastor if he even brought incorporation up. The new prospective pastor had told him that a man in his church told him that they should incorporate the church. Others from the church the new pastor was coming from were planning to also come to the church with the pastor. He told the prospective new pastor that he had trained specific men to lead in keeping the church unincorporated. The new pastor took his advice and did not incorporate the church. The church he was coming from sold the real estate of the church and gave it to the church.

The 1st church he pastored was meeting in an assisted living center. The people loved not having property. They paid no rent. Instead, the residents could meet with them. The firs service they had, 40 people, including residents, attended. More people joined the church. They liked the way the church was doing things.

The church he now pastors was renting, month by month, a building once used as a _____ which had moved to another facility. The owner did not get a property tax exemption. The owner wants to give the property to the church and claim a deduction on his income tax return. We discussed 501(c)(3) and 508(c)(1)(A)

The church has an EIN it got 15 years or so ago. The church does not submit IRS Form 1041. We discussed that. He has already talked to the assessor and county clerks. The assessor told him the exemption would be granted if he property was going to be used solely for religious purposes.

I discussed the Bible (common law) trust with him. I told him I had online publications which explained the trust in detail and asked if he wanted the material. He said yes. That he would study it and go over it with the church (teach it to the church); and make his decision after he studied it out.

Jul. 29: I sent him the following email: :It was a blessing to talk with you today. Below are links lessons and articles on the Bible (common law) trust. Homepage: Lessons on the Bible (Common Law) trust.

Lesson 1: Basics of the Bible Trust Relationship and How a Church Can Nullify the Trust Relationship

As I mentioned, I will be adding another lesson by the end of the week (hopefully) and regularly adding lessons. Here is an article which covers material which will be added in future lessons: https://jeraldfinney.com/2016/05/05/olding-property-in-trust-for-god-is-a-scriptural-principle-which-churches-should-honor/

July 31: Published Trust Is a Bible Concept

June 2021

June 2: Received completed Q1 from a pastor. June 3: Reviewed and corrected completed Q1. Emailed the pastor as follows: Attached are my comments on portions of concern from Completed Q1. As soon as we can discuss this, I will send Questionnaire 2. It is an honor to be of help to you in this matter. God bless, Brother Jerald

June 6: Called a pastor who was referred by another pastor, in response to his text. Pastor ______ told him about the ministry and sent him to the 501c3 page on the ministry website. He has looked at a lot of the resources on the webpage. He took the pastorage of an incorp. 501c3 church in _____. The church has been there around 60 years. The church owns real estate and has a lot of money in the bank. They have no debt. There are about 20 people in the church. The church has been there around 60 years. The Wed. night crowd is about 25. He does not let those who only attend on Sun. be comfortable with that. 2 deacons. The prior pastor died of a heart attack and then the church voted him to be pastor. He is ___ years old and is studying on church organization. Went to Pensacola Christians College. Said he did not learn much there. We talked a long time. He had numerous questions.

Jun 7:Received the following from a pastor whose church established the Bible (common law) trust and opened a trust bank account: "... As per your request via phone message, please find attached the document from the IRS stating that we needed to file a form 1041...." Jun 7: I replied: "... I will prepare a letter to the IRS about this matter. I will send a copy to you. It may be next week before I can get to it, but we have plenty of time." Note. I did later prepare and send the letter to the IRS, CC [the pastor], CMRRR.

Re: From State Bar of Texas member directory: Church insurance ____.com To:Jerald Finney Tue, Jun 8 at 10:17 AM Hello Mr. Finney, We are still having trouble obtaining insurance for our unincorporated association. do you have a company you recommend? Thank you. Jun 8: I replied: "... My specialty is working with churches which are non-legal entities (not incorporated, not unincorporated associations, not charitable trusts; in other words, churches who honor the First Amendment and Bible precept. These churches are not organized under man's law.). Of course, insurance agents are, for the most part, uneducated in American church law and Bible church organization doctrine and refuse to educate themselves. Since almost all churches dishonor the Lord and have for most of the history of this nation, insurance companies have, except in the relatively few cases where churches do things God's way under the protection of the First Amendment, never seen a church organized according to Bible principle. As we have discussed, there is no reason for an insurance company not to provide insurance to an unincorporated association, a legal entity. Wish I could be of more help.... ____.com To:Jerald Finney Tue, Jun 8: So, your church has no insurance now? Jun 8: "Dear Mr. , Your church is a legal entity. The church I go to is not a legal entity and owns or leases no property. I know that raises a lot of questions. I answer all those questions in my writings, including the question of insurance. I answer many questions in my books, articles, and essays, questions such as how to get liability insurance on property held in a common law trust and used 100% for church purposes by a church which is not a legal entity. Again, I only help churches who are not legal entities or churches who wish to come out of legal entity status. I do no have time or desire to help other churches. There are lawyers who do help such churches and pastors...."

June 14: VM from ____ in ____. Wants to start his own church. Has property in another trust. Wants to move it to a church trust. Has no affiliation. Been looking at the ministry website. Returned his call. Talked to him a long time. He gave me his testimony. Saved as a teenager. ... Church taught how God speaks through vision, dreams, other people. He has never been formerly ordained. The pastors were ordaining people and you had to pay them a fee to maintain your ordination. It was a non-denominational. It is no longer in existence. They also charged for services, like funerals, weddings, etc.

I advised him to become of a member of a Bible believing, Bible preaching church. He said because of COVID, many churches are struggling financially. They would not want to ordain another pastor who could possibly take their members. He said he could go online and get ordained, but hasn't done that because it is not legitimate.

He cannot move to go to a church where he can be properly ordained. He has a wife, a ranch, etc. and cannot move. He has pastor friends who are ordained. He has been baptized by immersion about seven times. He did it when 1st saved, when he got married, after he was divorced, etc. He knows that Biblically there is no reason for more than one baptism. He was baptized in one church in name of Father, Son, and HG. In another, in the name of Jesus. In another, because they wanted to make sure he was baptized. He is not a church hopper. He was in three. The first, the pastor was in much error and he tried to talk to him; the _____ with pastor _____; he is famous all over the internet; he doesn't ordain. In the 2d, he asked to talk to the pastor, and the pastor said talk to his assistant.

Then, he went to the prison ministry.

He said that families in general are "dysfunctional." A lot of pastors are hurting, and they hurt their sheep. They are trying to do the best they can do with what they have. They are dysfunctional pastors. Many from dysfunctional families. People get saved and get in dysfunctional churches.

June 14: Call from Bro. Ken Rensink. Gary Goodfellows has some questions about the docs. Tried to do a conference call, but Gary did not answer.

June 15: Conference call with Bro. _____ and Bro. _____. We talked an hour and 20 minutes about the Resolution and one on the DOT. They will send a couple more of their concerns which I will review and respond to,

Jun 15: Email from a gentleman who said he was called to establish [a work, not a church]. He said: "The Lord led me to your websites so I am reaching out to see if you might have a witness to help. First a little about me. My primary current occupation is farmer, dairymen, builder and general fix it person. [He asked me to go to a website publication.].... To date I have personally started and managed an LLC, an s-corp, a 501c3 as well as being familiar enough with trusts to establish a trust for our family. I am very well versed in the are of legal entities for someone who has not studied law. My issue starts with a concept which seems to fall outside any of the normal accepted strategies. Honestly, I have been thinking about a trust for a long time but never thought I could name Jesus as the beneficiary. Would you do me a quick favor. Take a look at the website I'm building for the organization and see if it rings any bells. ... It is not meant to replace a church but instead to be a template forestablishing communities of believers. It is not a municipality either, but in some ways functions as both." He left his phone number]

Jun. 15: I responded: "Dear Brother ..., Thanks for contacting me. May the Lord bless you as you follow his will as expressed in his word, the King James Bible. As you can imagine, I receive a lot of calls and emails requesting me to watch videos, look at websites, etc. I simply do not have the time to watch, read, listen to, and/or examine all the materials sent my way from other believers since there is only one of me. Right now, I am behind on the work of this ministry which helps churches who wish to organize under Christ alone. I hope you understand. ..."

Jun 9: Email from a pastor concerning Questionnaire 1. He also, as requested sent a copy of the Bylaws of the International Union of Churches of Evangelical Christian Baptists. ... Jun 15: I replied: "I am attaching Questionnaire 2 to this email. I know this seems to be laborious, but we need to make sure you understand the basics. ... The next step after I receive back completed Questionnaire 2 is the drafting of the trust documents. ...

June 17: Call from Pastor _____. He has some questions about the Resolution to Adopt the DOT. He was concerned about using the term "members." We went to Scripture, specifically, 1 Co. 12 where the term is used. We talked an hour or more. He plans to execute the Resolution June 20, Sunday. He explained how he has been meticulously teaching and going through the docs. He has also been discussing these matters with the pastors in his circle.

AS OF JUNE 18, WHEN I WAS DIAGNOSED WITH COVID, I HAD NO MENTAL OR PHYSICAL ENERGY AND DID VERY LITTLE UNTIL JULY. NEVER HAD TO GO TO THE HOSPITAL. THE LORD BROUGH ME THROUGH IT ALL AND MY HEALH IS GRADUALLY GETTING BACK TO NORMAL.