

Churches Under Christ Newsletter

February 1, 2022

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



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List of January 2022 Ministry publications

1. [Lesson 6: The church Bible Trust relationship is not something new. Churches under Christ in every thing \(under Christ alone\) have, by definition, always honored it.](#)
2. [Lesson 8b: Obtaining insurance on leased or owned trust real estate](#)

Highlighted January 2022 Ministry Activities

Note. Only the most important ministry activities, and activities which deal with important matters concerning Bible trust operation, are included below. Some of the matters dealt with in this newsletter include request from a pastor for help with his dissertation on "Christian" schools and helping churches establish them; explaining matters such as the principles involved in keeping a church under Christ only, a church which has established a Bible trust relationship with property, free from unholy associations with other incorporated 501(c)(3) churches and ministries; working with a trustee in drafting a "Certificate of Trust" for a bank which had agreed to open a trust checking account, but asked the trustee to provide a such a document stating that he had accepted the position of trustee for the Trust; responding to the IRS concerning submission, buy the trustee of IRS Form 1041; answering a request for the forms used to establish the church common las trust; replied to a comment on the ministry website which alleged that a church which establishes a common law trust relationship with property is an unincorporated association, a type of legal entity; working with a trustee on getting liability insurance on real estate held in the trust estate for a meetinghouse; replied to an inquiry regarding opening a bank account by a new church which needs assistance with that.

Jan 1 Published [January 1, 2022 Ministry Newsletter](#)

Jan 1 Published [Lesson 6: The church Bible Trust relationship is not something new. Churches under Christ in every thing \(under Christ alone\) have, by definition, always honored it.](#) (January 1, 2022)

Jan 5 Published [Lesson 7: Opening a Bible Trust checking account](#)

Jan 5-6 Inquiry from a pastor who had first contacted me in 2017 about establishing a church common law trust. I had sent him some sample docs, but had not heard from him since then. He said he was still trying to get the male members to executed and sign the docs. I advised him that the docs have been refined since 2017 as have the procedures used by the ministry to help pastors and churches in the educational process. I sent him links to the procedures webpage and to the Lessons on the Bible Trust.

He then emailed me regarding a dissertation he is working on comparing public and private schools and asked for my help with that project. He stated also that he hopes to help churches establish such schools. I emailed him back; Here is part of my email: "I believe that Bible doctrine on the matter is against "Christian Schools." I believe that God gives parents the responsibility for bringing up their children in the nurture and admonition of the Lord. Nowhere do I find that God gave any other institution authority to bring up and/or educate children."

I went on to explain some of my observations of such schools in churches I have been a member of. At any rate, we remained friends in spite of the fact that I did not agree to help with his project.

Jan 7 Email from a pastor regarding " "laying [his] hands on support information to educate my congregation and others specifically about our interaction as a 1st Amendment Church with two groups: 501c3 charitable organizations and 501c3 churches." He stated that "My people understand what we did in becoming a 1st Amendment Church. They are having difficulties in understanding why we cannot associate with the two groups stated above.

"I'm looking for advice on how to communicate this information to them and to show them where scripturally this supports our actions.

"Does these two bullet points support why we cannot associate with the two groups listed above:

- being associated with or under the auspices of an incorporated and or 501(c)(3) entity or 508(c)(1)(A) association of churches (as the Southern Baptist Convention);
- or by any other manner which compromises the church non-legal status.

I have two issues to resolve related to the two groups named above.

"As you know, we had to step back our involvement with the missionary organization who was handling the administration of our support. And we did. I sent a letter to our financial givers and explained the steps we needed to take to correct [that] error. Anyone who wished to still give will give through The Well, Trust, designated for the missionaries who are sent by The Well. They know that their donations are no longer tax exempt.

"However, one of our supporters is the church I formally pastored. They have been supporting us financially. They are a 501c3 church. I'm meeting with them on Tuesday to explained to them why I can no longer accept their financial offering.

"I need to help them understand why we can no longer associate with them in this manner.

"I'm also meeting with a another church on a separate matter. We had partnered with them to provide []. The issue here is that the church is a 501c3 and these efforts are coordinated in partnership of a national 501c3 organization called _____.

"Certainly after our last conversation on the phone and additional reading in your books and articles, I personally have a much better perspective about these relationships than before.

"I'm having a meeting with their pastor to end these relationships in an honorable manner. Again, I'm looking for material in which I can point to in order to help my message. I'm sure you're aware of the people who are unfamiliar with these actions look at you like a deer in headlights when it comes to these topics because they are not used to them or aware of them. If they still don't get it, that's ok as long as I've done my best to educate them and give them sources as to why as a Christian honoring God why I'm ending what appears to be godly efforts but are outside of the headship of Christ.

"Lastly, apparently, I'm having difficulties explaining to my own flock why our association with a 501c3 organization or church compromises our church's spiritual or non-legal status as a 1st amendment church.

"I can see their understanding is worldly as they see those with a 501c3 status as the other groups problem. They believe that as long as we work to remain a non-legal entity ourselves, we should still be fine as long as we are following God and serving those whom we've called.

"Again in many ways this is new to me and even newer to our people and other relationships. I'm just trying to get this right.

"I thank you in advance for your insight and advice.

'With Humility in Christ,

'[Name of pastor]

I sent him links to some essays and articles:

[God's Word Commands a Holy, Separated Church](#)

[Church Spiritual Fornication Does Not Matter?](#)

On the First Amendment issue.

[Is Separation of Church and State Found in the Constitution?](#)

The most comprehensive work I have done on this is *God Betrayed*. The following booklet is much shorter and gets to the matter of incorporation and 501c3 and why they combine church and state is in online PDF:

[Separation of Church and State: God's Churches: Spiritual or Legal Entities?](#)

the online version being:

[Church and State: God's Churches – Spiritual or Legal Entities? \(Downloadable PDF, Online Version, Softback\)](#)

You might enjoy:

[The 501 \(c\) 3 Church Song](#)

Jan 27 The trustee, who is the pastor, contacted me. He found a bank who agreed to open a trust checking account but they wanted a "Certificate of Trust," from him certifying that he had accepted the position of trustee; this even though they had inspected the trust documents and agree to open the account. The trust docs make clear that he accepted the position of trustee in that he signed them as trustee.

We worked together to draft such a certificate that in no way compromises the position of the trust as a relationship with property only.

Jan 7 Sent out some links to online articles dealing with issues of interest to some who may not have had the time to keep up on some important matters going on in the world. I prefaced the email with:

"As most of you know, none of this is cause for alarm for the Christian. Just keeping up with what is going on in the world. What is going on is another verification of Scripture. What is going on emphasizes that our hope is not in this world. We are just passing through. We should fight the spiritual warfare God commands us to fight in His Word with knowledge, understanding and wisdom. God bless."

Jan 12 Drafted and sending, CMRRR, a letter to IRS, letter to a trustee who had applied for and been granted an EIN. The letter granting the EIN stated that IRS records show that the trust needs to yearly submit form 1041. My letter to the IRS explained why that is not necessary or appropriate for this type of trust.

This matter is fully explained in [Lesson 7: Opening a Bible Trust Checking Account](#).

Jan 14 I responded to a comment to an essay on the ministry website. The comment stated:

"Obey Acts 2:38 .and recieve your personal Acts 2:4 experience promised to You and every True believer in Jesus. Acts2:39.No hope of salvation without a genuine Acts 2:4 experience....."

I replied to the sender via email: "I submit the following in love and in the interest of truth. You take verses out of context to support a false theology. You have not correctly interpreted the Word of Truth. I have studied the Bible on this and considered arguments on both sides of the matter. I do not have the time to address your error.

"Furthermore, I cannot use the website as a forum for all misinterpretations of God's Word. The central issue of the ministry is the relationship of church and state and organization of churches so as to please and glorify God."

I did not approve the comment for publication on the ministry website.

Jan 14 I received an email from a person asking whether there is a place on the website that: “simply lays out the steps to setting up a Bible Church Trust? We have a very basic website and we meet in my home. I want to expand and promote the teachings through the website and outreach. We also want to use a building on the property for our growth, or even build a new bigger building specifically for worship. With the growth, both physical and online, we want to set up a bank account for the Lords money in order to use it for the work. We have a lot of ministry, evangelistic, philanthropy charitable work to do, starting here and all over the world. Online, we’ll add a ‘donation’ or ‘support’ tab along with a place and way to give, but what documents do we need to do this legally and even get a connected bank account?”

I replied: “We have procedures to help churches who wish to organize under Christ alone. Those procedures lay the basic groundwork for understanding what one is doing. Development of those procedures took many years. Understanding all a believer needs to know to do all you wish to do took years of intense study. Sending out steps to take is not appropriate. Action without understanding is not wise. God bless.”

The following explains the rationale for my reply: [Do you have a template for a “common law” or “Bible” trust...? \(September 15, 2019\)](#)

Jan 15 .Received and responded to an inquiry as to how to obtain a copy of “A Boy With No Face,”an autobiography of [Dr. Greg Dixon](#).

Jan 16 Comment to an article on the ministry website: “Can you help compose a Church Constitution for a 508C1A? We are needing to do so for banking purposes.” Never answered the comment for obvious reasons (to me at least).

Jan 17 Received a comment on the website as follows: “If it walks like a duck, looks like a duck and quacks like a duck, it’s an unincorporated association duck trying to hide behind a Trust. It will be treated at law the same as a corporation.”

I posted a reply and sent him an email stating as follows:

I posted and replied to your comment. Below is my reply, also posted on the website. I send this to you in love. The ministry considered the matter of unincorporated association and warns churches who declare the common law trust. There is a lesson online which deals with that matter.

Lesson 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](#)

See, for more lessons: [Study Lessons: Bible \(Common Law Trust\)](#)

I have books, essays, and articles posted on the website which cover the matters involved. You can shorten your studies by studying those resources. A good place to start is [Short Answers to Some Important Questions](#)

You forgot the whole cliché which is: “If it looks like a duck, swims like a duck, and quacks like a duck, then it probably is a duck.” The test implies that a person can identify an unknown subject by observing that subject’s habitual characteristics. Of course, the common law trust can never be a legal entity such as an unincorporated association, corporation, or 501(c)(3) Or 508(c)(1)(A) tax exempt organization. See, “Study Lessons, Bible (Common Law) Trust” page on the website for understanding of the common law trust. However, a church which declares such a trust with the intent of remaining under Christ only can misstep and set herself up as an unincorporated association by acting as a legal entity. She can act like a legal organization by opening a bank account, purchasing real estate, entering into a contract, having employees, paying salaries, executing a constitution and/or by laws, etc. Thus, the church who declares the common law trust, a relationship with property only, must be careful not to act legally, thereby setting herself up as unincorporated association by walking like a duck and quacking like a duck. This is explained in the lesson, “Lesson 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).” The church must be careful not to act legally or she becomes a legal entity. I hope

you are not trying to act as a teacher on these matters in any public forum so as to mislead truth seeking churches and believers. You obviously are not studied in these matters. I say that in love. The example of Christ, the apostles, and true Christians is to speak the truth, no matter what. The correct response from a believer who has been shown to be an heretic is to humbly and contritely repent. I submit that you have a lot of studying and repenting to do should you wish to please and glorify God in your understanding of church organization according to New Testament doctrine.

Jan 14 Email from a trustee of a fairly newly established Bible trust who is planning to talk to title company next week about transferring building for a meetinghouse which is now in his name into trust name. He had questions about the steps to take. We talked over the phone. We discussed the church covenant and transferring the title and getting insurance on the trust real estate when transferred. On **Jan 20** He left a copy of trust paperwork with title co. He had already, as I advised, talked at length with the county assessor. He explained everything to the county assessor and gave him the trust paperwork. Assessor took it to the board to review it.

We talked 2 or 3 hours. I examined PA property tax exemption law and sent him a copy of my research. We discussed what his title co. rep said etc. Discussed other matters.

The insurance company he approached to obtain liability and fire insurance on the real estate sent him an email stating: "It appears the policy should be changed to _____ Baptist Church Trust DBA _____ Baptist Church.

Jan 27 I emailed the trustee: "The trust is absolutely not a DBA. It would be totally unacceptable to classify it as such. However, let's talk about this before you reply to the insurance co." Called Bro. Heller. I again pointed out that the policy should be held in the name of "Elwood Heller, Trustee of Lebanon Independent Baptist Church Trust." He had correctly explained everything to the Ins. Co., a company that does "church" policies, but they understandably did not understand. He is still working on this as of this publication. See [Lesson 8b: Obtaining insurance on leased or owned trust real estate \(January 19, 2022\)](#). Sometimes there are inconveniences which occur when insurance companies first deal with a trustee since this will be the first time they have seen this type of Bible trust.

He said he printed out the [website lessons \[on the church Bible trust\]](#) and gave them to all the mature men in the church. Told them to study it all out and they would discuss it in the future. Explained that they need to understand everything so that they can pass the info on and also can explain it to others.

He is also copying everything on the ministry webpage and keeping it in the event it is not available in the future.

Jan 18 Email from a trustee of a church Bible trust who wants information for a new church plant regarding opening a bank account and needs assistance with that. **Jan 19** We talked over the phone. New church, no property, wants to open bank account. Explained that there are only 2 ways if the church does not want to become a legal entity. One, open in name of a person. I explained the problems with that. Two, establish a common law trust. Sent him links to: [Lesson 7: Opening a Bible Trust Checking Account](#) and [Study Lessons: Bible \(Common Law\) trust.](#)

Jan 17 Email from a trustee who got a quote for insurance on our leased meeting house. **Jan 19** Called with the trustee. The policy he sent was a church policy. We discussed that at length as well as how to obtain a trust policy. Also, we discussed how he opened the bank account. The bank only had business and individual accounts. He was allowed to open the "business" account, but to remove all references to "business" on the form. **Jan 25** Called the trustee. We discussed the insurance policy. Company says they have to have a category to put the policy in and also they have to do a risk assessment, etc. We discussed how to satisfy the ins. co. requirement for a category, etc. He suggested that they can categorize the property as "commercial" with understanding in the policy that "commercial" is not a designation, but just a category; and that they add a rider to the policy containing copy of trust docs. He is going to talk with them again and get back with me. He will have to go to another insurance company. He is still working on this. See, [Lesson 8b: Obtaining insurance on leased or owned trust real estate \(January 19, 2022\)](#).

Jan 19 Supplemented [Lesson 7: Opening a Bible Trust bank account \(January 5, 2021\)](#).

Jan 19 Published [Lesson 8b: Obtaining insurance on leased or owned trust real estate.](#)

Jan 22 Voicemail from _____, [Name of Church]. He said they have a home church and are going to be branching out. He said they found the website about being a Biblically based church, and that is what they are trying to do. He

has a couple of questions and asked me to call. **Jan. 25** Talked with him. They have a 501(c)(3) ministry. 4 couples are trying to start a church. The ministry is doing spiritual work. They do a lot of out reach. They house people in a discipleship program. He oversees that. His wife works with him. They will not have a council, multi-pastor. In the other 501c3 they grow food and give the food to people, shelters, etc. He sees the fivefold ministry, five over sears.

He never wanted the 501c3, but was talked into it.

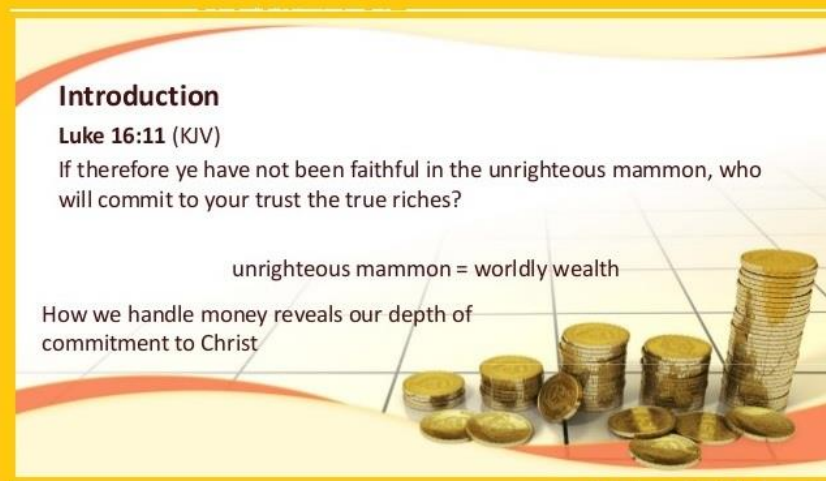
We discussed many matters. His major question was about how to have a bank account.

Jan 22 Edited the article [THE HYPOCRISY OF PASTORS WHO ASK THEIR HIGHEST AUTHORITY TO OVERTURN LGBT NONDISCRIMINATION ORDINANCE](#)

Jan 24 Comment on website. Dear Jerald, Do you have a procedure for setting up a First Amendment church outside the United States of America? I am in England. **Jan 25** My reply: Contact me at 512-785-8445 or jerald.finney@sbcglobal.net and I will discuss this with you. In a nutshell, I do not believe England has the First Amendment. I am not familiar with British law. A church can organize the Bible way in any nation. However, the laws of a nation may or may not protect freedom of religion, conscience, assembly, speech, and press. God bless.

Featured Lesson:

Lesson 5: Which term, “STEWARD” OR “TRUSTEE,” is more appropriate in declaring a church bible trust relationship? (December 15, 2021)



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Go to the following webpage for links to additional lessons:
[Lessons on the Bible \(Common Law\) Trust.](#)

Over the years, several have suggested that “steward” is more appropriate. “Why not use the term ‘steward’ instead of ‘trustee’?” For example, a gentleman at an Unregistered Baptist Fellowship Conference said to me something others have commented on over the years, “We use the term steward because Biblical law is over man’s law.” This article will look at Bible teaching to address this and related matters: the meanings of the words “steward,” “trust,” “trustee,” “beneficiary,” “trust estate;” the eternal and temporal applications of the relationship; just versus unjust stewardship according to God; and the consequences of just and unjust application of the relationship. This lesson will explain (1) why the term “trustee,” a derivative of the word “trust,” is, **in only one context** which will be differentiated below near the end of this lesson, the equivalent of the term “steward,” and, therefore, (2) why the use of “trustee” is preferable.

The Bible explains the God-ordained trust relationship with all property and the functions of each party to the trust relationship. See, [Trust is a Bible Concept](#). That relationship has a trustor, a trustee or steward, and a beneficiary. The term “trust” is used in the Bible; “trustee” is explained but the term “trustee” is not used in the Bible. “Steward” is used in the Bible. “Steward” refers to the person to whom someone commits the care and management of his goods for his benefit.

One use of term “trust” references a relationship with property. “Trust,” in the context of the common law trust relationship with property, means:

“Property committed to a person’s care for use or management, and for which an account must be rendered. Every man’s talents and advantages are a *trust* committed to him by his Maker, and for the use or employment of which he is accountable.”

the suffix -or means a person who is something, such as lessor (a person who leases property) or trustor (a person who establishes a trust relationship with property). A trustor commits to the care of someone God’s property for the sole benefit of God, the owner of the property, the owner of the property held in the trust estate. New Testament churches never owned or falsely claimed ownership of property; they were spiritual entities only, entirely separate from civil government and worldly entanglements. See, [Is a Church a Spiritual or Legal Entity?](#) In the context of the Bible trust established by a church, the trustor, a derivative of the term “trust,” establishes the trust relationship, not with property of the church, since the church, when in obedience to the Word of God, claims ownership of no property, but with property of the true owner of all things, God..

The suffix -ee is used (1) with some verbs to make nouns meaning someone who is affected by an action—as a trainee or an employee-and (2) with some verbs to make nouns meaning someone who performs an action—as a lessee, escapee. When added to the word trust, we have “trustee,” someone who performs an action. A trustee holds and manages property for the benefit of the owner of the property. Thus, even though the term “trustee” is not specifically mentioned in the Bible, trustee accurately describes the one to whom God has entrusted His property.

The beneficiary – that is, the true, equitable, and beneficial owner – of the property held in a Bible trust is the Lord Jesus Christ, and all of the properties of the trust estate are held in trust, by the trustee, solely for the benefit of the Lord Jesus Christ who is the true, equitable, and beneficial owner of all property including all property held in the Trust. The trustor, in establishing the church Bible trust relationship with property is not naming or making the Lord Jesus Christ the Beneficiary or the Trust Estate; Christ *is* the Beneficiary—the true, equitable, and beneficial owner of the earth and all that is in it (Exodus 19:5, Leviticus 25:23, 1 Chronicles 29:11-12, Psalm 24:1, Psalm 50:10, Psalm 89:11, Haggai 2:8).

The term “trust” refers to both temporal/earthly and eternal/heavenly or spiritual relationships. “Trust” relationships are found throughout the Bible, even when the word “trust,” “trustee,” or “steward” is not mentioned. Luke 16 speaks of a temporal material trust, and relates that trust to an eternal spiritual trust. 1 Thessalonians 2.4, and Titus 1.11 speak specifically and solely of the eternal spiritual trust.

The first time the relationship is mentioned is in Genesis 1.27-31, where obviously, although not explicitly stated, the relationship is both earthly and spiritual:

“27 So God created man in his *own* image, in the image of God created he him; male and female created he them. 28 And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. 29 And God said, Behold, I have given you every herb bearing seed, which *is* upon the face of all the earth, and every tree, in the which *is* the fruit of a tree yielding seed; to you it shall be for meat. 30 And to every beast of the earth, and to every fowl of the air, and to every thing that creepeth upon the earth, wherein *there is* life, *I have given* every green herb for meat: and it was so. 31 And God saw every thing that he had made, and, behold, it was very good. And the evening and the morning were the sixth day.”

All such earthly and spiritual relationships have several essentials: the possession(s); the true, equitable, and beneficial owner of the possession(s); the commitment by the true owner of the possession(s) to another's care and management; and the one to whom is entrusted the care and management of the possession(s) for the benefit of the true owner. Every Bible dispensation presents a specific stewardship under God.

Only once in the Bible, in Luke 16.1-13, are the words “steward” and “trust” used in the same passage. That passage is concerned with an earthly steward dealing with earthly possessions of his earthly master, the true owner of the possessions. There, “steward” refers to the person who has a duty to manage the goods of his master, for his master's benefit. However, the Lord makes a connection between one's earthly stewardship and his eternal stewardship (“Stewardship” means the office of a steward). The Lord says, “If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? ... “Ye cannot serve God and mammon” (Lk. 16.11, 13).

As has been pointed out, “steward,” in one context, has the same meaning as “trustee.” So why not use “steward” instead of using derivatives of the word “trust,” to include “trustee.” The conclusion will answer this question; but first, this brief article takes a further look at “steward” and “trust.”

God entrusted mankind with all possessions, real and personal as well as spiritual. He owned all things—even the body, soul and spirit of man—but left all things, including the real estate, to man to be used for Him. God trusted man with all His earthly and eternal possessions. God committed all to his trust. He was “steward” or “trustee,” the one to whom God entrusted management and care of His possessions.

Now, let us examine the term “steward” and “stewardship” from a Bible perspective. Then we will look more at “trust” and related terms—“trustor,” “trustee,” and “trust estate.”

The term “steward” is found in Genesis 15.2, 43.19, 44.1, 44.4; 1 Kings 16.9; Daniel 1.11; Matthew 20.8; Luke 8.3, 12.42; 16.1,2, 3, 8; 1 Corinthians 4.1,2; Titus 1:7. The word “stewardship” is used only three times in the Bible, all in Luke 16, verses 2, 3, and 4. “Stewardship” simply means “The office of a steward.”

A steward is a man who has charge of another's goods. As defined in the Webster's 1828 Dictionary, “steward” means: “(1) A man employed in great families to manage the domestic concerns, superintend the other servants, collect the rents or income, keep the accounts, &c. See Gen. xv. 2—xlili. (2) In *Scripture* and *theology*, a minister of Christ, whose duty is to dispense the provisions of the gospel, to preach its doctrines and administer its ordinances. It is required in *stewards*, that a man be found faithful. 1 Cor. iv.”

The first meaning of “steward” is reflected in several passages of the Bible: Genesis 15.2, 43.19, 44.1, 44.4; 1 Kings 16.9; Matthew 20.8; Luke 8.3, 12.42, 16.1-13 (parable of the unjust steward). Certainly, although not directly dealing

with the eternal meaning, many of those stewardships have spiritual applications: Matthew 20.8; Luke 12.42-48 (levels of punishment based upon whether or not the steward knew the Lord's will), 16.1-13.

The eternal application alone is seen in 1 Corinthians 4.1, 2: "Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful."; and Titus 1.7: "For a bishop must be blameless, as the steward of God; not selfwilled, not soon angry, not given to wine, no striker, not given to filthy lucre."

The story of a rich man and his unjust steward, which is related in Luke 16.1-13, is very instructive. The terms "trust" and "steward" are used in that parable. The master committed his goods to the steward's trust (verses 1 and 11). The master was the beneficiary, "the true, beneficial, and equitable owner."

The steward in this parable was an out-and-out-crook. He was guilty of malfeasance in office and misappropriation of funds. He wasted the goods of his master. His day of reckoning had come (Lk. 16.3). He was afraid of losing his stewardship, felt he could not do manual work, and was ashamed to beg. However, he, like many, was not ashamed to steal (verse 3). He did not repent, nor did he have regret or remorse for his actions. He was crooked—called "clever" by the world's standards. He had no training for other work, his age was probably against him, he was too proud to beg, but he was not ashamed to be dishonest. He called all his master's debtors and gave them big discounts.

The Bible tells us that the world loves its own but hates those who belong to God. "If the world hate you, ye know that it hated me before it hated you. If ye were of the world, the world would love his own: but because ye are not of the world, but I have chosen you out of the world, therefore the world hateth you" (Jn. 15:18-19). In Galatians 1.3-4, Paul says, "Grace be to you and peace from God the Father, and *from* our Lord Jesus Christ, Who gave himself for our sins, that he might deliver us from this present evil world, according to the will of God and our Father." Again, in Romans 12.2, Paul says, "And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God." "Love not the world, neither the things *that are* in the world. If any man love the world, the love of the Father is not in him" (1 Jn. 2:15).

The first commandment of the world is "self-preservation." A shady business deal is winked at, questionable practices countenanced, and a clever crook is commended by the world. The law is on the side of the crook and the criminal many times. Every man, according to the world's law, is innocent until proven guilty. God takes the opposite approach. God says that a man is guilty until proven innocent. "For all have sinned and come short of the glory of God" (Ro. 3.23). A man can never be innocent before God, but he can be justified before Him. When a man trusts Jesus Christ as his Savior, he is justified by faith. See, e.g., Ro. 8.1.

The master did not punish the unjust steward, but commended him. Apparently the rich man got rich using the same kind of principles that his unjust steward used and he commended him, saying that the steward had done wisely. In what way? According to the principles of the world. This is the world that hates Christ. It makes its own rules. The law of the world is "dog eat dog." The worldly master commended his worldly steward for his worldly wisdom according to his worldly dealings. The Lord Jesus said, "... For the children of this world are in their generation wiser than the children of light." That is, the children of this world, of this age, use their money more wisely than do the children of light.

Then, our Lord makes the most shocking and startling statement of all. It concerns the relationship of the "mammon of righteousness," that is, riches, money: "Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (Lk. 16.9). Money is not evil in itself; it is amoral. The *love of money* is the root of all evil. For believers, money is to be spiritual. Our Lord said that we should lay up for ourselves treasures in heaven. We should be wise in the way we use our money. Then when we "fail" or come to the end of life, we will be welcomed in heaven.

Believers are spiritual stewards (trustees) of all that God commits to their trust; all of which is spiritual. We own nothing as believers. We are responsible to God for how we use His goods. We are to use the “mammon of unrighteousness” to gather spiritual wealth:

“He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? And if ye have not been faithful in that which is another man’s, who shall give you that which is your own. No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.” (Lk. 16:10-13).

In this parable, the Lord Jesus is saying, “Do you think God is going to trust you with heavenly riches if you are not using properly or rightly the earthly possessions which He has given you?” Are you serving God or mammon? You cannot serve both.

Now, let us review and supplement “trust” and related terms. “Trustor,” “trustee,” and “trust estate” are derivatives of the word “trust,” a concept found throughout the Bible. The suffix “-ee” added to trust results in a new word meaning a person with to whom something is entrusted. A “trustor” is one who entrusts monies and properties to a “trustee” who holds the money and property entrusted to him in “trust” for the benefit of the true, equitable, and beneficial owner, the “beneficiary.”

Some meanings of trust, as given in the 1828 Webster’s Dictionary, are: “(1) Confidence; a reliance or resting of the mind on the integrity, veracity, justice, friendship or other sound principle of another person. He that putteth his *trust* in the Lord shall be safe. Proverbs 20:25. (2) Something committed to a person’s care for use or management, and for which an account must be rendered. Every man’s talents and advantages are a *trust* committed to him by his Maker, and for the use or employment of which he is accountable.” In the context of definition (2), the word “trust” is mentioned four times in the Bible:

1. “But as we were allowed of God to be put in trust with the gospel, even so we speak; not as pleasing men, but God, which trieth our hearts” (1 Thes. 2:4).
2. “According to the glorious gospel of the blessed God, which was committed to my trust” (1 Ti. 1:11).
3. “O Timothy, keep that which is committed to thy trust, avoiding profane and vain babblings, and oppositions of science falsely so called” (1 Ti. 6:20).
4. “If therefore ye have not been faithful in the unrighteous mammon, who [what trustor] will commit to your trust the true *riches*? And if ye have not been faithful in that which is another man’s, who shall give you that which is your own” (Lk. 16:11-12)?

In all these references, that which God entrusted was not material *and* spiritual, but spiritual only—“the true riches.”

The Lord spoke of this concept of trust, in conjunction with an earthly temporal example, in Matthew 25:14-30 and Luke 19:12-27, although He used neither the word “trust” nor “steward or stewardship.” He spoke of an earthly master leaving certain amounts of his goods or money with his servants, according to their abilities. Actually, the more important parallel spiritual meaning was to the Lord and His servants. The master had an absolute right to his own goods, but he distributed to his servants to be used for the benefit of the master, the servants to be awarded according to their profitable use of the property entrusted to them. Some used the money productively and upon the master’s return presented him with a profit. The property belonged to the master, and the servants were to use it for the master’s benefit, not for their own benefit. Of course, they would be rewarded if they used the property wisely for the benefit of the master. One servant in each example returned only the original amount left in trust with them. The master instructed that the goods which he had left with the unprofitable servants be taken from them, and they were left with nothing. The profitable servants were rewarded by the master. In the story found in Matthew, the Master said, “[C]ast ye the unprofitable servant into outer darkness: there shall be weeping and

gnashing of teeth" (Mt. 25.30). Men, as servants of the Master are likewise left in trust of all things for His benefit and will be rewarded or punished according to their use of His goods.

In conclusion, the words "steward" and "trustee" signify the same thing. However, the use of the term "trustee," a word derived from the word "trust" by adding the suffix "-ee" is preferable to the use of "steward" when describing the entire relationship. Why? For six reasons taken together. First, in only one context do the terms "steward" and "trustee" mean the same thing.

Second, the one time "trust" and "steward" are used in the same immediate verses, "steward" denotes the person with the responsibility over another's goods and "trust" is used to signify the fiduciary relationship with the master's goods or property (Lk. 16). Even though "steward" is the one with the duty to rightly administer the goods the master commits to his trust, the name given to the arrangement is "trust."

Third, nowhere in the Bible are all the terms involved in the relationship reduced to singular (as "trustor") or modified terms (as "trust estate"); yet, those terms accurately explain elements of the trust relationship even though the specific terms are not in the Bible.

Thus, fourth, the use of "trust" and derivatives is more practical. The term "trust" as a noun (and as an adjective) and its derivatives, more succinctly describe all aspects of the relationship: "trustor," "trustee," and "trust estate." On the other hand, the term "stewardship" is less adaptable: one can interchange "steward" and "trustee;" but the word "trust" describes the overall relationship. No word derived from "steward" describes the person who establishes the stewardship (the "trustor"). No word derived from "steward" describes the estate the steward is responsible for ("trust estate")—er, perhaps the "stewardship estate?"; but stewardship means the office of a steward. Parallel words leave less room for argument and misunderstanding. Imagine trying to explain these matters to a lost person.

Fifth, the church, not God declares a Bible Trust relationship with property. To repeat: "Steward" refers to **the person** to whom someone commits the care and management of **his** goods for **his** benefit. In the church Bible Trust context, the church, the trustor, not God, commits the care and management of God's goods for God's benefit.

Finally, American law, although not establishing the Bible concept of trust, recognizes it. See, **Trust is a Bible Concept**. In so doing, American law uses the Bible term "trust" and its derivatives. For example, American Jurisprudence 2d *Trusts*, a highly regarded encyclopedia of American law, describes "trust" in § 1, as follows:

- "The fundamental nature of a trust is the division of title, with the trustee being the holder of legal title and the beneficiary that of equitable title. By definition, the creation of a trust must involve a conveyance of property.
- "A 'trust' exists where the legal title to property is held by one or more persons, under an equitable obligation to convey, apply, or deal with such property for the benefit of other persons. A trust has been defined as a fiduciary relationship with respect to property, subjecting the person by whom the title to the property is held to equitable duties to deal with the property for the benefit of another person, which arises as a result of a manifestation of an intention to create it. The Restatement definition is similar, providing that a trust, when not qualified by the word 'resulting' or 'constructive,' is a fiduciary relationship with respect to property, arising from a manifestation of intention to create that relationship and subjecting the person who holds title to the property to duties to deal with it for the benefit of charity or for one or more persons, at least one of whom is not the sole trustee.
- "Caution: A trust consists not only of property, but also of the trust instrument, the trust's beneficiaries and trustees, and the trust administrator [if any]."

American Jurisprudence 2d, *Trusts* § 2 makes clear that a “trust” is not a legal entity, but merely a fiduciary relationship with property. For one thing, this means that the one cannot sue the trust, since it is not recognized as a legal entity. This is not true of a “business trust,” a “charitable trust” or some other legal extensions of the “trust” relationship. See, [FORWARD: A CHURCH WHO ESTABLISHES A BIBLE TRUST RELATIONSHIP WITH PROPERTY IS NOT ORGANIZING AS A TRUST.](#)

Even though particular words are not necessary to create the Bible Trust relationship, as a study of God’s Word reveals, using certain words is a simplified way of declaring the Bible Trust relationship. “No particular words are necessary to create a trust if there exists reasonable certainty as to the intended property, object, and beneficiary. Further, the purpose and intention, rather than the use of any particular term, determines whether a valid trust has been established.” American Jurisprudence 2d, *Trusts* § 65. The preservation of God’s Word exactly as inspired by the Holy Spirit is very important to God. See, e.g., Psalm 12:6-7, Deuteronomy 4:1-2, Proverbs 30:5-6; Revelation 22:19. Within those Words are concepts which God wishes His children to understand, apply, and obey.

The important thing for the born again believer, regardless of the terms used, is that he handle the use of God’s properties, all of which are spiritual to a born again believer, according to the principle of trust as described in the Bible. Those faithful and wise churches who remain under God only will be blessed by their Lord. However, churches who choose to leave their first love by placing themselves at least partially under the state (for example, corporate (aggregate of sole) 501(c)(3) or 508 churches), have left their first love and betrayed their Lord’s trust. They are unfaithful and act unwisely; they act either knowingly or unknowingly and will be punished accordingly (see Lk. 12:42-48; see also Lk. 16 discussed above).