

Ex. W

From:
To: "tcd 50"
Subject: Re: 3ABN
Date: Wed, 28 Feb 2007 00:42:54 -0600

Hi Kathy,

I just finished reading your emails. You have been through _____ and back between 3ABN and your divorce. Please know that my heart goes out to you. Just remember, God gives us mountains so we can learn how to climb! (Words to a country song...) Are you enjoying your new job? I do hope so!! **Yes! What a difference in the work enviroment and manager! Yes, I've been through a lot and I'm sure you know that what you've read is just part of what happened both for my divorce/church and then 3ABN.**

I do have a personal question for you, which of course you don't have to answer!! But I'm just wondering, what is your objective now with regard to 3ABN and LW? What are you looking to accomplish in that regard at this point? There is no hidden meaning in those questions - I'm just curious. **I guess I was naive, in hoping that DS and the board would hold LW accountable. That we as employees had "rights". Now that I've learned/read more about what's going on at 3ABN, I wish for accountability, law abiding from DS, Mollie, the board. I keep praying for the Lord to speak to their hearts. I don't wish for 3ABN to be shut down. The ministry has done a good work. However, I wish that there could be a change in the leadership and probably the board. I do know that Ervin and Trenton talked and emailed with other board members also. So yes, the board was involved with the trust dept. issue. I keep praying for DS and a true repentance. I've been told by others no, it's too late for Danny. Don't pray for a true repentance for him. My response is, It's never too late. (not till Christ comes again)**

As for LW he's a hurting little boy, all grown up! He has so much hatred towards blacks. When we were looking for a new worker, he told me: I don't want any blacks, people with funny sounding last names or accents or little kids. He frequently made racist comments regarding John Lom. at 3abn, the spanish group at 3abn. He was furious when 3abn gave one million dollars to Wintley Phillips new minstry.

LW would even write racist comments in his dicated letters. The new girl would sent the letters out that way! There was a backlash from DS and Mollie to LW for this. They sent him a letter.... No, it's not the first time DS and Mollie have had write to LW regarding comments in letters.

Whenever LW would try to dictate a letter to me like that, I would say to you really want to tell that to...whomever or DS? Then I won't put those comments in the letters.

We had hoped to stay on at 3abn and replace LW, however, after being let go, and learning of BSDA and hearing more of things going on, I wish for accountability. People have tried the Matt. 18 principle regarding 3abn....

I wish to protect the assests, money of all the trusting donors! Some of those people can't afford to give in one dime, yet they want to help the Lord's work. It just makes me sick to read/hear about how

DS is spending the money, etc. I've wondered about the taking money overseas issue. Banking it over there and then not reporting it on the taxes, etc. I really don't know LE well enough, but if he knows this is happening it makes one wonder. It's not my place to judge LE. He seems like such a nice person from when I've talked on the phone with him.

If LE or MW couldn't find something, they would call and have me check it out/research for the answers.

And I'm also interested in your opinion of the corporate accounting group, including Larry Ewing, Michael Wilson, Kim Smith, etc? Then in the same vein, do you have a feel for what LW's opinion was of the same group? I really don't know the group that well. I think I talked with Kim a couple of times. I've talked with Larry Ewing frequently and he was always professional and couresty! After leaving 3abn and learning more, I've wondered about LE. Does he realize the trouble he could be in legally if he is abating false accounting pratices at 3abn? Michael Wilson was generally pleasant to deal with on the phone. We dealt frequently with him since he was "in charge" of dealing with the trusts and annuities at the corporate office.

There was a trust that was so mishandled by the old office staff. When I did the audits of all the files after 2 -3 months working there, I found incomplete files, things missing from the files, etc. Ervin and I wrote up a check list of things to check in the files. Since I had an eye for detail, I went through each file first. If I found something missing/wrong I would make a note of it on the check list. Ervin would then check it and verify it. We would take the appropriate action. We made lots of calls or emails to Larry Ewing and Micahel Wilson during this time period.

By doing this audit I found that 2.5 million dollars was slipping through the cracks! I was able to get the files completed and the donors to sign the agreements. Then I sent the information to corporate. For one of these large agreements, Michael Wilson had no paperwork from the previous staff! They were shocked to get a large trust agreement form to sign! Michael quickly called/emailed me and asked for the paperwork!

I meet MW when he came out to Loma Linda in January of the yr. we were terminated. He was amazed at the work load I did. He commented that 3abn should hang on to me.

I will be talking in detail with ***** tomorrow. My prayers are with you! May the Lord give you with the wisdom and words to speak. *****

God Bless - Kathy

Feel free to call or email me if you need to. Either email address is fine with me. I used ***** for 3abn board issues because it keeps track of every email you send out!

Most sincerely,

----- Original Message -----

From: [tcd 50](#)

To:

Sent: Tuesday, February 27, 2007 7:50 PM

Subject: Re: 3ABN

Hi *****,

I have an associate degree in secretarial accounting. I have worked as payroll clerk for a large company, accounts receivable for an international company, accounts payable for a couple of places, an assistant bookkeeper, Sales Auditor. Administrative Assistant, then promoted to Trust Officer at 3ABN. Per diem secretary for a large SDA church. I was secretary there for 3 Pastors. These are just a few of my job positions. Oh, and accounts payable for an attorney's office.

I have a certificate in Administrative Medical Assistant. (Front desk, billing, coding, medical documents, medical records, etc)

Are you located in CA.?

The Washington issue: 3abn was fined large amounts of money for writing Charitable Gift Annuities in the State of WA. without registration/authorization to do so. Leonard Westpahl, DS, say never turn down money. Leonard, Larry, Danny knew about the fines, however, at the end of 2005 some annuitants from WA. "wanted" to fund another annuity, so LW accepted the money. He had me do up the paperwork as usual except for the agreement contract! Then he had me send it to Larry Ewing. He called DS and LE and had them write a special contract for these annuitants. When I asked about it and if it was legal, I was told never turn down money. I kept asking and then was told the favorite 3ABN phrase for those questioning or going against what they want... "your of the devil". YOU have an critical mind, those people are of the devil, etc.

Then when the law changed about the same time period that 3abn finally got permission from State of Washington dept. of Insurance, Larry Ewing sent the paperwork back to me with a note saying to destroy it. Also, that we had to redo the paperwork so it would be a regular annuity. Larry never sent the special contracts to our office. That would be beneficial if someone could "find them".

Another thing that bothered me was the quarterly reports to the board and Trust Management Committee. I would log in all funds that came in and what fundings they went for. I logged revoked trusts and maturities. I thought, tried and wanted to also report the cash withdrawals that people asked for from their trusts. I was told no and made to do a quarterly report over because I included it. To me it doesn't give an accurate picture of the fundings in the dept.

Leonard also, would accept money/funding from people overseas that we couldn't fund because of tax laws! Again, I questioned this and yes, you know what I was told.

When I left there original artwork still hanging in their home! This had been donated to 3ABN to be sold and the money given to 3ABN. I even have a picture of one of the pictures!

The way donated items were valued and receipts given for I didn't feel was correct. The GC has a manual for Trust depts. -Trust directors, Trust officers to follow.

Someone donated two burial plots to 3ABN to be sold, value \$10,000.00. They "weren't selling" so Leonard bought them from 3ABN for \$1,000.00 for both lots. Yes, that's right \$500 for each lot!

Okay, just a little for you to consider.

I've heard that there are two sets of books kept at 3ABN.... any proof of this?

Another thing that I've wondered about is: 3ABN can use 30% of the funds that come in from annuities, however, that should be based off of each qtr.'s report. Not the whole yearly amount. Is someone really keep track of this withdrawl flow from the annuities?

What about not reporting rent income from properties, etc.

I was bothered to hear that 3ABN gave \$1 million to Wintley Phillips for his special minstry project.

I'm sure you have other things that bother you from your being there.

LW would scream and yell at people if they wanted to withrdaw money from their trusts or revoke it altogether.

Kathy