

A True Crime Story

How New Prospect Got Robbed. Twice. And how we make sure it never happens again.

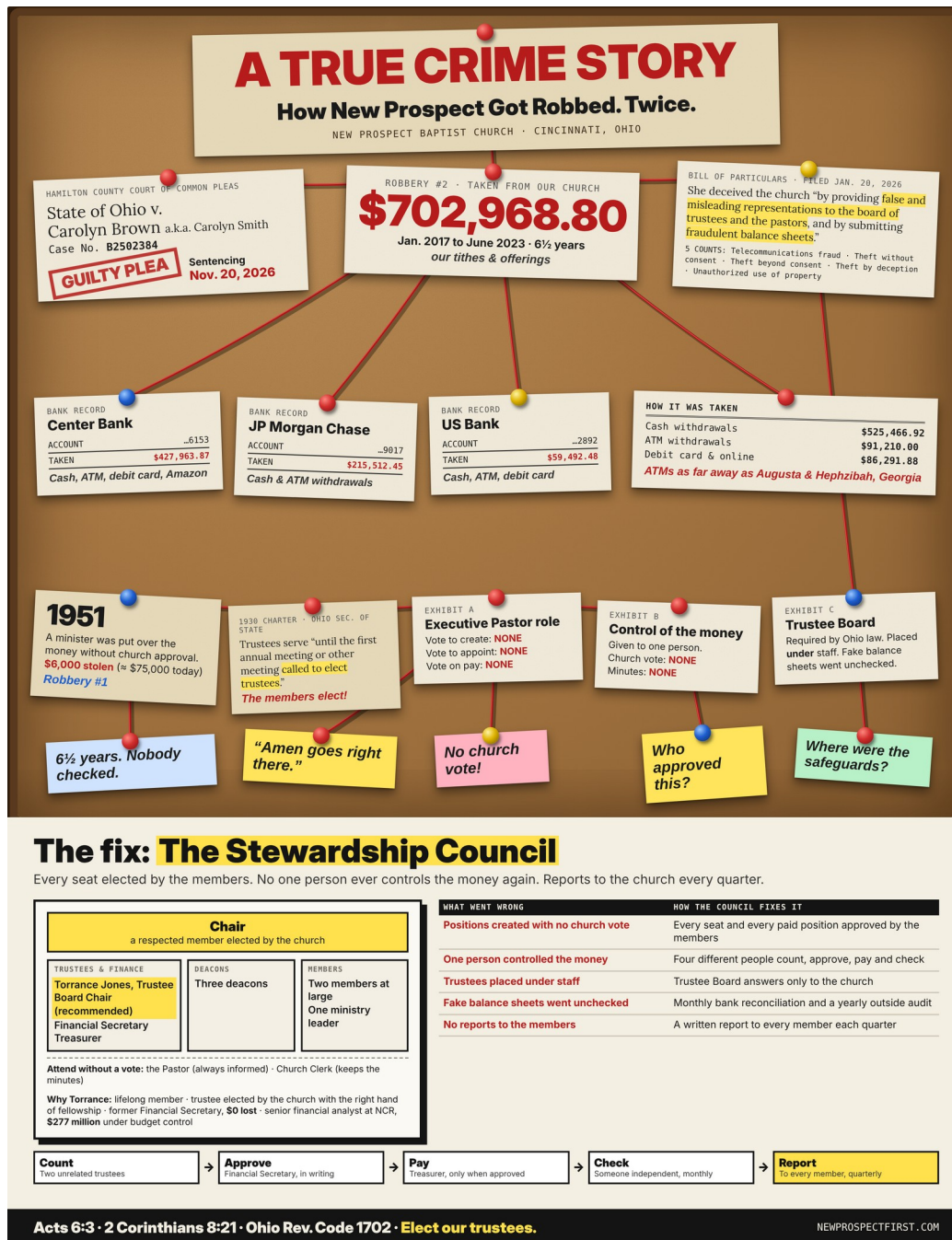
By Robert Torrance Jones, Trustee, elected by the church and received with the right hand of fellowship • October 2026

The whole story in six sentences

- From January 2017 to June 2023, **\$702,968.80** was taken from three New Prospect bank accounts. That is about **\$300 every day for six and a half years**.
- The person responsible, Carolyn Brown (also known as Carolyn Smith), was charged by the State of Ohio in case **B2502384** and pleaded guilty. **Sentencing is November 20, 2026**.
- She hid it by giving the trustees and the pastors **fake balance sheets**, and nobody outside her office checked the bank statements.
- It could happen because the church's safeguards were removed **without a church vote**: one person was given control of the money, and the trustees were placed under staff.
- The same thing happened in **1951**. Both times, one person controlled the money with no one watching.
- The cure is simple and biblical: let the members elect a **Stewardship Council** so that no single person ever controls the money again.

1. The crime board

A crime board is what detectives use to connect the clues. Every card on our board comes from a public record: the court file, the prosecutor's Bill of Particulars, the church's 1930 charter, and our own church history. The red strings show how each clue connects to the money.



The crime board sheet: the crime on top, the fix on the bottom.

2. What the court record says

These facts are not rumors. They come from the Hamilton County Court of Common Pleas and the Hamilton County Prosecutor's Office.

Court	Hamilton County Court of Common Pleas, Criminal Division
Case	State of Ohio v. Carolyn Brown, a.k.a. Carolyn Smith, Case No. B2502384, Judge McDowell
Key document	Bill of Particulars, filed January 20, 2026, by Assistant Prosecuting Attorney Andrew A. Berghausen, with summary spreadsheets of the church's bank records

Charges (5 counts)	Telecommunications fraud · Theft without consent · Theft beyond the scope of consent · Theft by deception · Unauthorized use of property
Time period	January 1, 2017, through June 30, 2023
Plea	Guilty
Sentencing	November 20, 2026

3. Follow the money

The prosecutor's spreadsheets list every withdrawal, account by account. Added together, they total **\$702,968.80**.

Church bank account	Amount taken	How
Center Bank (account ending 6153)	\$427,963.87	Cash withdrawals, ATMs, debit card, online shopping
JP Morgan Chase (ending 9017)	\$215,512.45	Cash and ATM withdrawals
US Bank (ending 2892)	\$59,492.48	Cash, ATMs, debit card
Total	\$702,968.80	January 2017 to June 2023

How it was taken	Amount
Cash withdrawals at the bank counter	\$525,466.92
ATM withdrawals	\$91,210.00
Debit card and online purchases	\$86,291.88

To understand how big this is: \$702,968.80 over six and a half years is about **\$9,000 every month**, or **\$300 every single day**. Church money was pulled from ATMs as far away as Augusta and Hephzibah, Georgia, and spent on groceries, eyeglasses, phone bills and online shopping.

How she hid it

This is the most important clue on the board. The prosecutor says she deceived the church:

purchases using debit cards linked to church accounts, all as outlined on the bank statements provided in discovery or as highlighted on the summary spreadsheets filed herewith and incorporated herein, the defendant deceived the church by failing to disclose her actions, by providing false and misleading representations to the board of trustees and the pastors, and by submitting fraudulent balance sheets and spending information to the board of trustees and the pastors and value of the property obtained is \$150,000 or more but less than \$750,000.

Count 5 -- Unauthorized Use of Property

Count 4, Theft by Deception, from the Bill of Particulars.

Read that again: **the trustees and the pastors were shown fake balance sheets**. The reports looked fine, so nobody asked questions. The only way to catch fake reports is for a **second, independent person to compare them against the real bank statements**. At New Prospect, nobody was assigned to do that.

4. We have been robbed before: 1951

In 1951, a minister was placed over the church's money without the church's approval, and \$6,000 was stolen. That is roughly \$75,000 in today's dollars. New Prospect learned a lesson then: **never let one person control the money.**

Seventy years later, we forgot that lesson, and it cost us more than \$700,000. Two robberies, the same cause: **one person, no church vote, nobody checking.**

5. Why it happened: the missing safeguards

Good people can work inside a bad system. This is not about blaming any one leader. It is about the **system** that let one person take \$300 a day for six and a half years without anyone noticing. The crime board shows three missing safeguards:

Exhibit	What happened	Church vote?
A	An executive pastor position was created and filled, and its pay was set	None to create it, none to appoint, none on pay
B	Control of the church's money was given to one person	None, and no minutes
C	The Trustee Board, which Ohio law makes responsible for church property and money, was placed under staff	None

What our own charter says

New Prospect has been a legal Ohio nonprofit corporation since January 1930. Our charter, on file with the Ohio Secretary of State, says the first trustees would serve only:

"until the first annual meeting or other meeting called to elect trustees." **1930 Articles of Incorporation, Article Fourth**

From the very beginning, **trustees were meant to be elected by the members at a meeting.** As far as I know, the last time the members elected a trustee and gave the right hand of fellowship was when you elected me. So ask yourself: **When did you last vote for a trustee?**

6. What the Bible says about church money

God's Word does not leave church money to one person's honor system. Again and again, Scripture puts **more than one set of eyes** on the Lord's money and lets **the people choose** who handles it.

The people choose who handles the money

"Wherefore, brethren, look ye out among you seven men of honest report, full of the Holy Ghost and wisdom, whom we may appoint over this business." **Acts 6:3**

When there was a complaint about how money and food were handled, the apostles did not pick someone themselves. They told **the whole church** to choose. "The saying pleased the whole multitude: and they chose" (Acts 6:5). That freed the apostles to "give ourselves continually to prayer, and to the ministry of the word" (Acts 6:4). **A council protects the pastor's time for preaching.**

Never one person alone

"Avoiding this, that no man should blame us in this abundance which is administered by us: Providing for honest things, not only in the sight of the Lord, but also in the sight of men." **2 Corinthians 8:20-21**

Even the Apostle Paul would not carry a church offering alone. He traveled with a brother "chosen of the churches" (2 Corinthians 8:19), so that no one could ever accuse him. If Paul needed a second witness, so do we.

"The king's scribe and the high priest came up, and they put up in bags, and told the money." **2 Kings 12:10**

In King Jehoash's day, the temple offering was counted by **two officials from two different offices**, the king's scribe and the high priest, every time.

"By number and by weight of every one: and all the weight was written at that time." **Ezra 8:34**

Ezra handed the temple treasure to a group of priests, and it was **counted, weighed and written down** when it arrived. Count it, check it, record it: that is exactly what the Stewardship Council does.

"And I made treasurers over the treasuries... for they were counted faithful, and their office was to distribute unto their brethren." **Nehemiah 13:13**

Nehemiah appointed a **group** of treasurers, not one, and chose men known to be faithful.

Wisdom, witnesses and order

"Where no counsel is, the people fall: but in the multitude of counsellors there is safety." **Proverbs 11:14**

"Two are better than one... and a threefold cord is not quickly broken." **Ecclesiastes 4:9, 12**

"At the mouth of two witnesses, or at the mouth of three witnesses, shall the matter be established." **Deuteronomy 19:15**

"Let all things be done decently and in order." **1 Corinthians 14:40**

Faithful stewards

"Moreover it is required in stewards, that a man be found faithful." **1 Corinthians 4:2**

"He that is faithful in that which is least is faithful also in much." **Luke 16:10**

"Likewise must the deacons be grave... not greedy of filthy lucre... And let these also first be proved." **1 Timothy 3:8, 10**

Even Jesus' circle had a thief

"This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein." **John 12:6**

Judas kept the money bag for the disciples, and he stole from it. **If one person alone with the bag could steal from Jesus' own ministry, it can happen to any church.** The answer is not suspicion of every person; it is a system where no one is ever alone with the bag.

Forgive, and also restore

"If thy brother trespass against thee, rebuke him; and if he repent, forgive him." **Luke 17:3**

"And I will restore to you the years that the locust hath eaten." **Joel 2:25**

We can forgive and still fix the system. Forgiveness heals the heart. **Safeguards protect the next generation.** Both are biblical.

7. What the law requires

Scripture recognizes two church offices: **pastor** and **deacon** (Philippians 1:1; 1 Timothy 3). Trustees exist because **the law requires them**, and Scripture tells us to obey the law (Romans 13:1; Matthew 22:21).

Ohio Rev. Code	What it means for New Prospect
1702.27	A nonprofit church must have at least three trustees.
1702.26	Unless our bylaws set another method, the voting members elect the trustees.
1702.30	Trustees hold the church's legal authority and must act in good faith and with reasonable care.

Ohio Rev. Code	What it means for New Prospect
1702.15	Members have the right to inspect the bylaws, the books, and the minutes.

8. Respected churches that already work this way

The Stewardship Council is not a new idea. Large, respected churches across the country and around the world use the same safeguards.

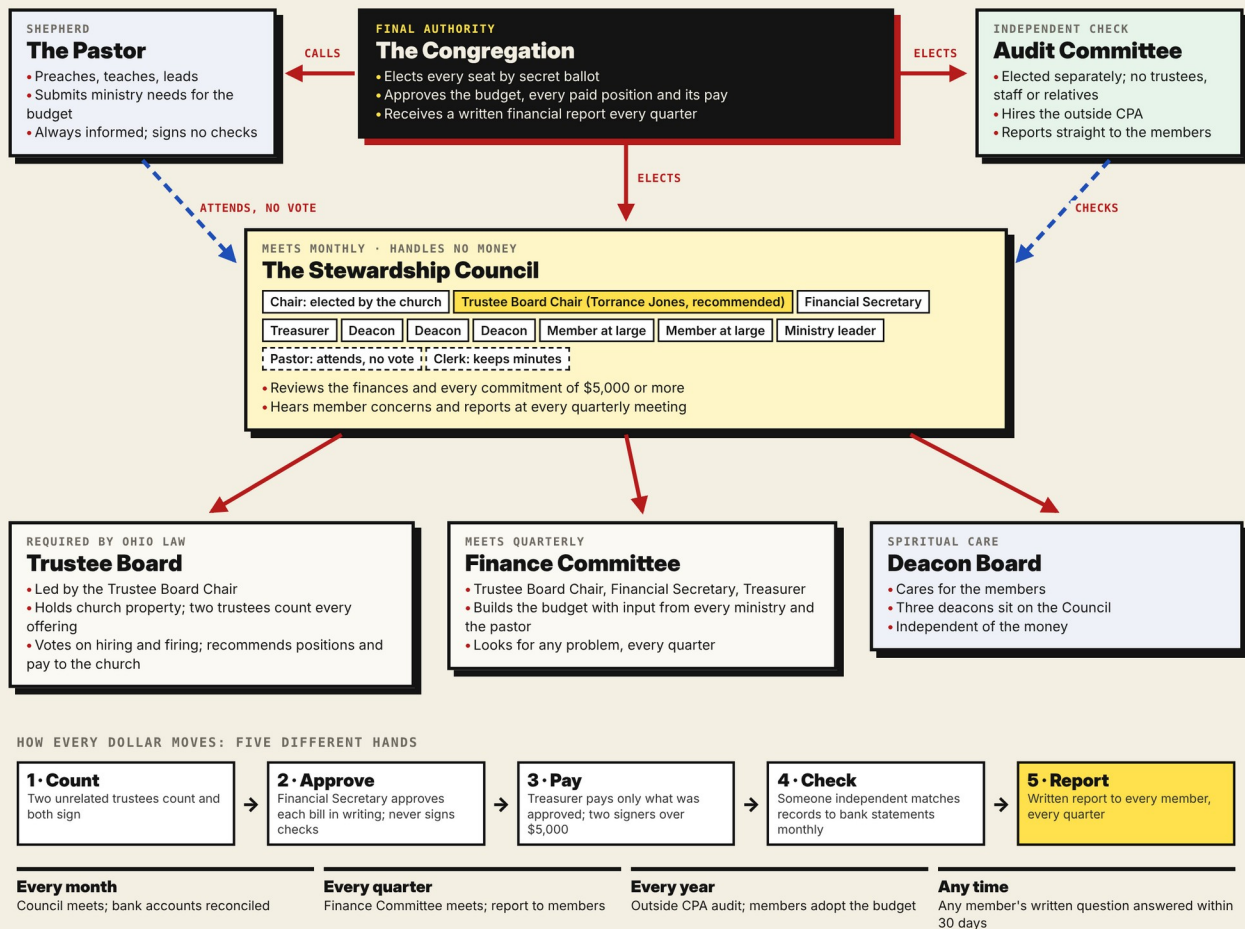
Church	What they do
Alfred Street Baptist Church, Virginia	A historic Black Baptist church with one governing council of deacons, officers and members elected at large; at least half unpaid and unrelated to staff or each other; an outside audit every year. This is the closest model to ours.
Brentwood Baptist Church, Tennessee	Authority rests with the members, who elect lay trustees; finance and staff teams report to the trustees; deacons focus on spiritual care.
Eagle Brook Church, Minnesota	A board elected by the members oversees finances, personnel and legal matters.
Church of the Highlands, Alabama	Trustees are lay members, not employees, and oversee finances and facilities.
Crossroads Church, Cincinnati	An independent outside audit every year, with the reports posted for anyone to read.
Redeemer Presbyterian Church, New York	Elders elected by the members govern with the pastor; the books are audited or reviewed by an independent party every year.
Church of England parishes	An elected lay council serves as the legal trustees and files public accounts every year.

And churches that ignored these safeguards paid for it. At Yoido Full Gospel Church in Seoul, the largest church in the world, elders raised alarms about church money and the founder was later convicted. At City Harvest Church in Singapore, six leaders were convicted and permanently barred from running any charity. Hillsong Church in Australia had to replace board members and bring in outside reviewers after its scandals.

9. The fix: the Stewardship Council

How the **Stewardship Council** works

The members elect every seat. No one person ever controls the money. Everyone reports back to the church.



How the Stewardship Council is built and how it operates: who elects whom, who checks whom, and how every dollar moves.

Who sits on it

- **Chair:** a respected member elected by the whole church.
- **Trustees and finance:** the Trustee Board Chair, the Financial Secretary and the Treasurer.
- **Deacons:** three deacons.
- **Members:** two members elected at large and one ministry leader.
- **Attend without a vote:** the Pastor, so he is always informed, and the Church Clerk, who keeps the minutes.

How every dollar moves

1. **Count:** two unrelated trustees count every offering and both sign the count sheet.
2. **Approve:** the Financial Secretary reviews every bill and approves payment in writing, and never signs checks.
3. **Pay:** the Treasurer pays only what was approved in writing, and keeps a separate record.
4. **Check:** someone independent compares the records with the actual bank statements every month. **This one step would have caught fake balance sheets in the first month.**
5. **Report:** every member receives a written financial report every quarter, and an outside accountant audits the year.

What changes

What went wrong	How the council fixes it
Positions were created with no church vote	Every seat and every paid position is approved by the members
One person controlled the money	Four different people count, approve, pay and check
Trustees were placed under staff	The Trustee Board answers only to the church
Fake balance sheets went unchecked	Monthly bank reconciliation and a yearly outside audit
Members received no reports	A written report to every member each quarter

10. Why I am recommended as Trustee Board Chair

Whoever leads the trustees must understand money, records and accountability, and must answer to the church. This recommendation should come from the church body, so here is my record for you to judge:

- **Lifelong member** of New Prospect; **elected trustee at 17**.
- **PMP, MBA, BSEE; member of British Mensa**. Electrical engineering at the University of Cincinnati, MBA in marketing from Heriot-Watt University (Edinburgh, Scotland), project management at The George Washington University.
- **CEO of DelMar Corporation**, residential home builder, and author.
- **Trustee elected by the church** and received with the right hand of fellowship.
- **Former Financial Secretary: \$0 lost** from church funds during my years in that office.
- **Senior Financial Analyst at NCR Corporation**, with **\$277 million** under budget control, and later **Director of Services Marketing**.
- As trustee secretary, I certified the **218 votes** when this church called Pastor Lynch.

My commitment: every report goes to every member, every seat is elected, and I will answer any member's written question about church money within 30 days.

11. Things you may not have considered

1. **This protects the pastor**. When four people handle every dollar and the members get the report, no suspicion can ever fall on the pulpit. Acts 6 shows the apostles were freed for prayer and preaching when the church chose others to oversee the money.
2. **This protects every honest volunteer and staff member**. Paul set up a second witness "that no man should blame us" (2 Corinthians 8:20). With separate hands, an honest person can never be wrongly accused.
3. **The church is the victim, and victims can speak at sentencing**. On November 20, 2026, the court decides the sentence and can order restitution. Members should ask: Who is speaking for New Prospect, and how much restitution is the church requesting?
4. **Insurance may cover part of the loss**. Many churches carry employee-dishonesty or crime insurance. Members should ask whether New Prospect had a policy and whether a claim was filed.
5. **There are more questions to answer**. The prosecutor's spreadsheets also list hundreds of transactions marked "Approved or Unknown," including loan payments, wire transfers and cashier's checks. They were not charged as theft, but **the members deserve to know what they were for and who approved them**. An independent forensic accounting will answer that.
6. **People give more freely when they can see where the money goes**. Transparency is not just protection; it rebuilds the trust that keeps a church strong.
7. **It costs almost nothing**. These are volunteer roles and simple written rules. Doing nothing has already cost us more than \$700,000.

8. **It already happened twice.** 1951 and 2017 to 2023. The question is not whether it could happen again. The question is whether we will let it.

Answers to common concerns

If someone says...	The answer
"We already forgave her."	Forgiveness and safeguards go together. Jesus taught rebuke and forgiveness (Luke 17:3); Paul still set up witnesses (2 Corinthians 8:20–21).
"This is an attack on the pastor."	No. The pastor keeps preaching and leading, attends every council meeting, and is protected from suspicion forever.
"Trustees aren't in the Bible."	Trustees are required by Ohio law, and the Bible says to obey the law (Romans 13:1). The council's biblical pattern comes from Acts 6, Ezra 8 and 2 Kings 12.
"We shouldn't air our dirty laundry."	The case is already a public court record. Scripture says to be honest "in the sight of men" (2 Corinthians 8:21).
"This is too complicated."	It is five steps: count, approve, pay, check, report. A child can follow the money.

12. What we ask you to do

1. **Elect our trustees**, as our 1930 charter requires.
2. **Establish the Stewardship Council** by amending our bylaws, with every seat elected by the members.
3. **Order a full accounting**: an independent forensic review of what was taken, what has been recovered, and who approved every large transaction.
4. **Make sure New Prospect is heard at sentencing on November 20, 2026**, and that full restitution is requested.
5. **Read the documents yourself** at newprospectfirst.com, and ask for copies of anything you want to see. Ohio law (ORC 1702.15) gives you that right.

■ *"Let us rise up and build. So they strengthened their hands for this good work."* **Nehemiah 2:18**

Robert Torrance Jones

Trustee, New Prospect Baptist Church • newprospectfirst.com

Sources: Hamilton County Court of Common Pleas, case B2502384; Hamilton County Prosecutor's Bill of Particulars and summary spreadsheets, filed January 20, 2026; New Prospect Baptist Church Articles of Incorporation, filed with the Ohio Secretary of State, January 1930; Ohio Revised Code Chapter 1702; published governance documents of the churches named. Scripture quotations are from the King James Version. Dollar totals are the sum of the account totals in the prosecutor's spreadsheets. This guide is not legal advice.