

April 4, 2020 Update:

WVCEA Leader,

Below I have listed various resources to answer questions on the CARES Act for your ministry. Each ministry will have to prayerfully consider this opportunity for themselves and decide if this is something the Lord would have them participate in. Officially, WVCEA is not suggesting there will be no government entanglement (the AACS podcast - #2 under the AACS section, the article by Russel Moore (link posted below), and Mark Boyd's notes from his conversation with AACS Legal Counsel, Steve Cummings (at the end of this document) all address this issue. Please read through this note carefully, do research, call Mark Boyd from Cross Lanes Bible Church, EJ Hassan at United Bank (both contact numbers under the WVCEA recording heading) or myself, Dan Brokke at 304-693-2007.

### [Recording of WVCEA Virtual Meeting on CARES Act 4/3/20](#)

1. In this recording Pastor Mark Boyd, CPA, from Cross Lanes Bible Church / Christian School walks us through his understanding of the CARES Act after attending several webinars directed toward Christian ministries. If you'd like to contact Mark directly his email is [Markboyd@crosslanesbible.org](mailto:Markboyd@crosslanesbible.org) and his number is 304-389-0823.
2. EJ Hassan, from United Bank was also in this meeting. United will expedite these loans for ministries that are members of WVCEA. EJ can be contacted directly with questions concerning the Paycheck Protection Program at (direct line) **304-781-2353** or [ej.hassan@bankwithunited.com](mailto:ej.hassan@bankwithunited.com).

### **AACS provides Key Take-Aways for Christian Schools:**

1. Notes from the:  
[Evangelical Council for Financial Accountability Webinar: CARES Act, 3/31/20](#) Presenters: Mike Batts, CPA, and Frank Sommerville, attorney
2. **Podcast : AACS Today: The Paycheck Protection Program: Considerations for Your School (4.3.20)**  
AACS Legislative Director, Jamison Coppola, joins Matt to help school leaders think through the religious liberty implications of participating in the program. Some of the topics discussed include:
  - Since specific religious liberty language was not in the bill, what can we expect from the regulations that have already been released as well as the ones that are yet to be released?
  - What are some similarities between eminent domain and a ministry's involvement in this program?

**Russel Moore, president of the Ethics and Religious Liberty  
Commission of the Southern Baptist Convention,  
[Do SBA-backed loans violate the separation of church and  
state?](#)**

**[Christian Law Association Update on the CARES act](#)**

- thanks to Regina Vance for forwarding this article

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**Mark Boyd's notes from call with AACS legal counsel,  
Steve Cummings**

Dan:

I spoke with Steve who said he has spent about 30hrs reviewing the PPP this week. He said the bottom line is that AACS believes that our religious freedom and exemption will be protected. He referred me to [page 27 of a 31 page SBA Interim Final Rule](#) that states all loans guaranteed by the SBA pursuant to the CARES Act will be made consistent with constitutional, statutory, and regulatory protections for religious liberty, including the First Amendment to the Constitution, the Religious Freedom Restoration Act, etc. See the attachment bottom of page 27 and especially the top of page 28.