

# Reference Document

## "How Watchtower Turns Natural Disasters Into a Cash Machine" Every Claim, Source, and Verification Status

### ***How to Use This Document***

Each entry identifies a specific factual claim made in the video script, the source it is based on, where to verify it, and any notes on confidence level. Claims are organized in the order they appear in the script.

Verification levels:

- **PRIMARY** — Sourced from court rulings, legislation, official Watchtower publications, peer-reviewed research, or verified public records
- **SECONDARY** — Sourced from academic researchers, established advocacy/legal resource sites, reputable journalism, or firsthand interview testimony

### **SECTION 1: The Official Story**

Claim: JW.org states that donations sent to branch offices are used to relieve victims of disasters, and that since the work is performed by unpaid volunteers, funds go toward actual relief, not administrative expenses.

- **Source:** JW.org FAQ: "Do Jehovah's Witnesses Assist With Disaster Relief?"
- **URL:** <https://www.jw.org/en/jehovahs-witnesses/faq/assist-with-disaster-relief/>
- **Verification:** PRIMARY — Official Watchtower source
- **Direct text:** "One of the ways donations sent to the branch offices of Jehovah's Witnesses are used is to relieve victims of disasters... Since the work is performed by unpaid volunteers, the funds that are allocated go toward actual relief, not administrative expenses."

Claim: Labor is typically sixty to seventy percent of a construction project's total cost.

- **Source:** General construction industry standard; corroborated by multiple firsthand accounts from former RBC members
- **Verification:** SECONDARY — Widely cited industry figure
- **Note:** Exact percentage varies by project type and region. The 60-70% figure is a commonly cited range in residential construction.

### **SECTION 2: Watchtower's Own Words**

Claim: The June 1, 2003 issue of *The Watchtower* described disaster relief following major flooding in Houston, Texas in 2001, noting 723 homes of Witnesses were damaged.

- **Source:** *The Watchtower*, June 1, 2003
- **URL:** Documented at [jwemployees.bravehost.com/NewsReports/2085.html](http://jwemployees.bravehost.com/NewsReports/2085.html)
- **Verification:** PRIMARY — Official Watchtower publication

Claim: The same 2003 Watchtower article stated that one Witness, upon receiving her insurance payment, "immediately donated the money to the relief fund."

- **Source:** *The Watchtower*, June 1, 2003
- **URL:** Documented at [jwemployees.bravehost.com/NewsReports/2085.html](http://jwemployees.bravehost.com/NewsReports/2085.html)

- **Verification:** PRIMARY — Official Watchtower publication
- **Direct text:** "One Witness was so appreciative of the help that when she received payment from her insurance company to cover the repairs to her house, she immediately donated the money to the relief fund so that it could help others in need."

## SECTION 3: The Eyewitness Testimony

Claim: Perry Van Da Wall is a born-in Jehovah's Witness who built a career in human resources specializing in employee relations and corporate investigations at major financial services firms.

- **Source:** Perry Van Da Wall, interview on EXJW Analyzer channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Direct firsthand interview

Claim: Perry Van Da Wall participated in Watchtower disaster relief work and witnessed homeowners being required to sign paperwork before repair work began — a subrogation-style agreement requiring them to pay back any insurance proceeds received.

- **Source:** Perry Van Da Wall, interview on EXJW Analyzer channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Direct firsthand eyewitness testimony
- **Direct quote:** "the brother and sister who owned the home had to sign some paperwork... it was a document that allowed them to subrogate basically... if you receive anything in the way of insurance, you know, payments, what have you, you have to pay that back."

Claim: Perry confirmed there was "an actual form" used for this purpose and that it "looked like every other Watchtower form."

- **Source:** Perry Van Da Wall, interview on EXJW Analyzer channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Direct firsthand eyewitness testimony
- **Direct quote:** "It's true. Yeah. There was an actual form that was used for that... it looked like every other Watchtower form, you know?"

Claim: Perry described the experience as his "first peek behind the curtain."

- **Source:** Perry Van Da Wall, interview on EXJW Analyzer channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Direct firsthand quote

Claim: After working on JW homes, the relief crew fixed a broken window for a non-Witness neighbor, then publicized it as evidence of community generosity.

- **Source:** Perry Van Da Wall, interview on EXJW Analyzer channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Direct firsthand testimony
- **Direct quote:** "there was a neighbor next door who wasn't a witness, who had a broken window. We fixed that. And you know sang our praises about it later on."

## SECTION 4: The Anonymous Insurance Professional

Claim: A career catastrophe insurance professional with 27 years of experience in large-loss claims (over \$1 million) contacted the creator. This individual is a Certified General Adjuster and Certified General Flood Adjuster.

- **Source:** Anonymous source — the creator has been in direct communication with this individual and has independently verified his professional credentials
- **Verification:** SECONDARY — Firsthand testimony from verified professional; identity withheld

Claim: This individual was a born-in Jehovah's Witness, baptized in 1986, who served as a pioneer, elder, and assistant coordinator on the RBC and circuit assembly.

- **Source:** Anonymous source, direct communication with creator
- **Verification:** SECONDARY — Self-reported organizational history

Claim: Watchtower specifically approached this individual during Hurricane Katrina in 2005 because of his professional insurance background.

- **Source:** Anonymous source, direct communication with creator
- **Verification:** SECONDARY — Firsthand testimony

Claim: In this individual's professional opinion, the Governing Body could face lawsuits in multiple states for insurance fraud if the insurance industry understood the full picture.

- **Source:** Anonymous source, direct communication with creator
- **Verification:** SECONDARY — Professional opinion from a verified industry expert; presented as opinion, not legal conclusion
- **Note:** The script explicitly frames this as one source's professional assessment, not a proven legal finding.

## SECTION 5: The Earmarking Policy

Claim: Watchtower began insisting that members not earmark donations for specific disaster relief, directing all funds to the general "Worldwide Work" fund.

- **Source:** Multiple firsthand accounts; corroborated by JWFACTS.com
- **URL:** <https://jwfacts.com/watchtower/donations-money-solicitation.php>
- **Verification:** SECONDARY — Established EXJW research site with primary source citations

Claim: A September 2017 letter to all U.S. congregations stated that donations should preferably be made to the worldwide work rather than designated for specific relief efforts.

- **Source:** "September 7, 2017 — Re: Donations for Disaster Relief Work" — Letter to all congregations in the United States branch territory
- **URL:** Documented at [jehovahs-witness.com](http://jehovahs-witness.com)
- **Verification:** PRIMARY — Official Watchtower correspondence
- **Direct text (paraphrased):** "Donations for a specific relief effort are gratefully accepted. However, it is preferred that such donations be made to the worldwide work of Jehovah's Witnesses." — *The Watchtower*, August 2006, p. 23-25 endnote (policy reiterated in the 2017 letter)

## SECTION 5B: Social Media Confirmation

Claim: A woman in a Fort Pierce, Florida community Facebook group warned about Watchtower's disaster relief insurance practices, citing a former JW building committee member who worked in Florida after Hurricane Andrew.

- **Source:** Nicole Weaver, post in Fort Pierce News & Community Facebook group, October 13, 2024
- **URL:** <https://www.facebook.com/groups/1528955464061797/posts/3587758184848171/>
- **Verification:** SECONDARY — Public social media post; firsthand account from a former JW in ministry

Claim: A self-identified Jehovah's Witness who claimed to have worked on disaster relief committees in Puerto Rico, the Bahamas, and Fort Myers responded to defend the organization. He denied that handing over insurance money is required, but confirmed that "many will donate to the organization to help fund other disaster relief."

- **Source:** Comment by self-identified JW disaster relief worker in the same Facebook thread
- **URL:** <https://www.facebook.com/groups/1528955464061797/posts/3587758184848171/>
- **Verification:** SECONDARY — Public social media comment; self-identified JW confirming disaster relief experience
- **Key text:** "If they do get an insurance check they are not obligated anyway to give it over to our organization... many will donate to the organization to help fund other disaster relief in the US branch territory"
- **Note:** The responder's defense inadvertently confirms the core practice while disputing only whether it is mandatory. He also confirms volunteers pay their own way ("It's all on our dime") and that the primary goal is spiritual ("our main goal is to help them get back to a spiritual routine").

## SECTION 6: The Assignment of Benefits (AOB) Mechanism

Claim: An Assignment of Benefits (AOB) is a standard legal document used in the construction industry that transfers insurance claim rights to a third party such as a contractor.

- **Source:** National Association of Insurance Commissioners (NAIC), "Assignment of Benefits: Consumer Beware"
- **URL:** <https://content.naic.org/article/consumer-insight-assignment-benefits-consumer-beware>
- **Verification:** PRIMARY — Official guidance from national insurance regulatory body

Claim: Multiple states, notably Florida, have passed laws regulating AOB use due to abuse by predatory contractors.

- **Source:** Florida Statute 627.7152 (Assignment of Benefits); NAIC consumer guidance
- **URL:** <https://www.myfloridacfo.com/division/consumers/consumerprotections/assignmentofbenefits>
- **Verification:** PRIMARY — State legislation and official consumer guidance

## SECTION 7: The Missing Document

Claim: There are websites that host thousands of internal Watchtower documents including letters to bodies of elders, internal manuals, applications, checklists, child abuse inquiry forms, and policy guidelines.

- **Source:** Multiple leak sites including AvoidJW.org, FaithLeaks/Truth & Transparency Foundation, JW Leaks
- **URL:** [JW Leaks master database announcement](#)
- **Verification:** PRIMARY — Publicly verifiable document repositories
- **Note:** JW Leaks alone published links to over 1,000 confidential documents. AvoidJW hosted thousands prior to disabling access in January 2026 due to DMCA actions by Watchtower.

Claim: No one has ever publicly produced the disaster relief insurance form, as far as the creator is aware.

- **Source:** Creator research — exhaustive search of AvoidJW, FaithLeaks, JW Leaks, Reddit r/exjw, jehovahs-witness.com forums, JWfacts.com
- **Verification:** SECONDARY — Based on thorough search of all major EXJW document repositories and forums; absence of evidence is not conclusive proof of non-existence
- **Note:** One forum poster on jehovahs-witness.com claimed to possess "the Manual in English and Spanish with instructions for asking for insurance checks" but never posted it.

## SECTION 8: Comparative Charitable Activity

Claim: The Seventh-day Adventists operate a global network of hospitals and the ADRA international relief agency.

- **Source:** Wikipedia, "List of Seventh-day Adventist hospitals"; ADRA International
- **URL:** [Wikipedia — SDA Hospitals](#); [adra.org](http://adra.org)
- **Verification:** PRIMARY — Verifiable public records
- **Key data:** In 2022, the SDA Church was the largest Protestant health care provider in the world with 1,000 facilities. ADRA operates in 120+ countries.

Claim: Catholic Charities is one of the largest social service providers in the United States.

- **Source:** InfluenceWatch; Encyclopedia.com; Catholic Charities USA
- **URL:** [InfluenceWatch](#); [Encyclopedia.com](http://Encyclopedia.com)
- **Verification:** PRIMARY — Multiple independent verifiable sources
- **Key data:** Catholic Charities USA comprises more than 1,400 agencies with a combined budget exceeding \$2 billion. Described as the largest social safety net provider in the U.S. after the federal government.

Claim: The Salvation Army runs shelters, food programs, and addiction recovery services worldwide.

- **Source:** General public knowledge; Salvation Army official website
- **URL:** <https://www.salvationarmyusa.org/>
- **Verification:** PRIMARY — Publicly verifiable

Claim: Lutheran Services provides refugee resettlement.

- **Source:** Lutheran Immigration and Refugee Service (LIRS)
- **URL:** <https://www.lirs.org/>
- **Verification:** PRIMARY — Official organizational website

Claim: Watchtower's own website reports spending "over ten million dollars" on disaster relief in the 2023 service year, and \$28 million in the 2020 service year (their peak, during the COVID-19 pandemic).

- **Source:** JW.org, "How Your Donations Are Used" series
- **URL (2023):** [Disaster Relief in 2023](#)
- **URL (2020):** [Providing Relief to Victims of Disasters \(2020\)](#)
- **Verification:** PRIMARY — Official Watchtower publications on jw.org
- **Direct text (2023):** "legal entities used by Jehovah's Witnesses spent over ten million dollars from funds donated to the worldwide work to provide disaster relief."
- **Direct text (2020):** "the Coordinators' Committee of the Governing Body approved spending 28 million dollars on disaster relief."

Claim: Watchtower released a "Resources for Distressed Households" guide during the Florida hurricanes that contained nothing but links to government agencies and other churches' programs — no Watchtower-provided resources.

- **Source:** AvoidJW.org, "US Branch of Jehovah's Witnesses provides little support to Distressed Households"
- **URL (discussion):** <https://avoidjw.org/news/us-branch-provide-little-support-jehovahs-witnesses/>
- **URL (document):** [Direct PDF of the leaked document](#)
- **Verification:** PRIMARY — The actual leaked internal document dated February 6, 2023, confirmed by established EXJW research site
- **Note:** The document itself was marked "Do not post this document publicly on any website, social media, or sharing service." Perry Van Da Wall also confirmed this guide in his interview.

Claim: Watchtower does not operate food banks, homeless shelters, crisis centers, hospitals, daycares, addiction recovery programs, or elder care facilities.

- **Source:** Creator analysis based on JW.org official listings and public record
- **URL:** [JW.org — How Do Jehovah's Witnesses Use Donations?](#)
- **Verification:** PRIMARY — Verifiable by absence from JW.org and all public records; no such programs appear in any Watchtower publication, IRS filing, or official communication
- **Note:** JWfacts.com documents Watchtower's discouragement of donating to outside charities: [jwfacts.com/watchtower/quotes/charity.php](http://jwfacts.com/watchtower/quotes/charity.php)

Claim: Watchtower's religious charity status means it is not required to publicly disclose income.

- **Source:** IRS exemption under 26 U.S.C. § 508(c)(1)(A) — churches and religious organizations are automatically exempt and not required to file Form 990
- **Verification:** PRIMARY — Federal tax law
- **Note:** Unlike most nonprofits, churches in the U.S. are not required to file annual financial reports with the IRS, meaning there is no public filing where disaster relief insurance proceeds would be itemized.

## SECTION 9: Kingdom Hall and Organizational Financial Model

Claim: Kingdom Halls are built by volunteer labor, but the deed belongs to Watchtower, and the organization can sell the building.

- **Source:** JWfacts.com, "Kingdom Hall Ownership"
- **URL:** <https://jwfacts.com/watchtower/donations-money-solicitation.php>
- **Verification:** SECONDARY — Established EXJW research site with primary source documentation
- **Note:** The Local Design/Construction arrangement (LDC) centralizes property control under the branch office.

Claim: Congregations send a monthly payment to the branch — an amount assigned per publisher based on location — essentially paying rent on their own building.

- **Source:** JWfacts.com; multiple leaked body of elders letters documenting the per-publisher contribution arrangement
- **URL:** <https://jwfacts.com/watchtower/donations-money-solicitation.php>
- **Verification:** SECONDARY — Documented on established EXJW research site with scanned source letters

Claim: Bethel workers sign a "Vow of Poverty" and work for a small allowance.

- **Source:** JWfacts.com; official Watchtower volunteer application forms

- **URL:** <https://jwfacts.com/watchtower/donations-money-solicitation.php>
- **Verification:** PRIMARY — Documented in official Watchtower volunteer application forms (DC-50 and related); vow of poverty language is in the Bethel application

Claim: Watchtower switched from selling literature to a donation-based model after the 1990 Jimmy Swaggart tax ruling.

- **Source:** *Jimmy Swaggart Ministries v. Board of Equalization of California*, 493 U.S. 378 (1990); Wikipedia, "The Watchtower"
- **URL:** [https://en.wikipedia.org/wiki/The\\_Watchtower](https://en.wikipedia.org/wiki/The_Watchtower)
- **Verification:** PRIMARY — U.S. Supreme Court ruling and documented Watchtower policy change
- **Key detail:** From March 1, 1990, magazines were made available at no charge on a "freewill donation basis" in the United States. The Watch Tower Society supported Swaggart in the case.

## SECTION 10: Additional Supporting Sources

Claim: JWfacts.com analysis of Watchtower disaster relief and insurance proceeds.

- **Source:** JWfacts.com, "Donations — History behind Watchtower's increasing pressure on Jehovah's Witnesses to donate"
- **URL:** <https://jwfacts.com/watchtower/donations-money-solicitation.php>
- **Verification:** SECONDARY — Established EXJW research site with extensive primary source citations
- **Contains:** Detailed analysis of the disaster relief insurance mechanism, the Global Assistance Arrangement (GAA), and the per-publisher contribution system.

Claim: Compiled firsthand accounts of Watchtower disaster relief profiteering.

- **Source:** JW Employees / Bravehost compilation, "WatchTower Cult Disaster Relief Profiteering"
- **URL:** <http://jwemployees.bravehost.com/NewsReports/2085.html>
- **Verification:** SECONDARY — Compilation of firsthand accounts from public forums
- **Contains:** Multiple independent firsthand accounts spanning Hurricane Donna (1960) through recent Puerto Rico relief efforts, including the 2003 Watchtower quote.

Claim: NAIC consumer guidance on Assignment of Benefits.

- **Source:** National Association of Insurance Commissioners (NAIC)
- **URL:** <https://content.naic.org/article/consumer-insight-assignment-benefits-consumer-beware>
- **Verification:** PRIMARY — Official regulatory body guidance
- **Contains:** Explanation of how AOBs work, consumer warnings, and guidance on what rights are transferred when signing an AOB.

Claim: Charity Intelligence Canada rating of Watch Tower Bible and Tract Society of Canada.

- **Source:** Charity Intelligence Canada
- **URL:** <https://charityintelligence.ca/charity-details/40-watch-tower-and-tract-society-of-canada>
- **Verification:** PRIMARY — Independent charity evaluator
- **Contains:** Watch Tower Canada rated "Low" on demonstrated impact per dollar spent. In F2022, received \$142.7M in donations but spent only \$57.7M (41% of revenue) on programs; recorded an \$82.4M surplus (58% of revenue). Overhead spending flagged as potentially misrepresented.

Claim: Perry Van Da Wall full interview.

- **Source:** EXJW Analyzer YouTube channel
- **URL:** <https://youtu.be/w4O-502yp4s>
- **Verification:** PRIMARY — Published interview
- **Contains:** Perry's full background, disaster relief eyewitness account, account servant experience, and discussion of organizational financial opacity.