

# Reference Document

*"Watchtower and the \$10 million fraud case involving 'elder abuse'"*  
Every Claim, Source, and Verification Status

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## How to Use This Document

Each entry identifies a specific factual claim made in the video, 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 video.

Verification levels:

- **PRIMARY** — Sourced from federal court filings, state regulatory decisions, official organizational publications, or public corporate records
  - **SECONDARY** — Sourced from news reporting, nonprofit filings databases, organizational websites, or established research sites
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## SECTION 1: Watchtower's 'Spiritual Paradise' and Brotherhood Claims

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**Claim: Watchtower describes the organization as a 'spiritual paradise' where members 'neither do harm nor cause any ruin.'**

- Source: Watchtower Online Library — 'No Harming nor Ruining in the Spiritual Paradise' (1975)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/1101975071>
- Verification: PRIMARY — Official Watchtower publication
- Key quote: *"There are now more than 35,000 congregations of the Christian witnesses of Jehovah in this spiritual paradise, where life and personality have been transformed and where they neither do harm nor cause any ruin."*

**Claim: Watchtower describes the organization as a 'serene environment' and a 'safe refuge.'**

- Source: Watchtower Study Article — 'Never Leave the Spiritual Paradise' (April 2024)
- URL: <https://www.jw.org/en/library/magazines/watchtower-study-april-2024/Never-Leave-the-Spiritual-Paradise/>
- Verification: PRIMARY — Official Watchtower publication
- Key quote: *"Jehovah has created a serene environment in the midst of a world that Satan has turned into a hate-filled, wicked, and dangerous place."*

**Claim: Watchtower cites John 13:35 as 'the identifying mark of true Christians' and uses it to distinguish themselves from all other religions.**

- Source: Watchtower Study Article — 'By This All Will Know That You Are My Disciples' (March 2023)
- URL: <https://www.jw.org/en/library/magazines/watchtower-study-march-2023/By-This-All-Will-Know-That-You-Are-My-Disciples/>
- Verification: PRIMARY — Official Watchtower publication
- Key quote: *"He can never create a worldwide brotherhood of Christians who love one another. Only Jehovah can do that."*

**Claim: Watchtower teaches members should show 'genuine, loving interest' in one another and make the congregation 'a place where each individual can feel safe and secure.'**

- Source: Watchtower Study Article — 'Love and Justice in the Christian Congregation' (2019)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/2019404>
- Verification: PRIMARY — Official Watchtower publication

**Claim: Watchtower teaches the organization should never 'neglect the elderly among us' and that elderly servants should 'always be made to feel the love, appreciation and respect of the congregation.'**

- Source: Watchtower — 'Elderly Ones — Valuable Members of Our Christian Brotherhood' (2004)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/2004363>
- Verification: PRIMARY — Official Watchtower publication
- Key quote: "Jehovah's elderly servants should always be made to feel the love, appreciation and respect of the congregation."

**Claim: Watchtower says elders exist to provide 'protective supervision' over the congregation.**

- Source: Watchtower — 'Are You Qualified to Serve?' (2010)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/1990648>
- Verification: PRIMARY — Official Watchtower publication
- Key quote: "Elders shepherd God's flock spiritually, providing protective supervision."

## SECTION 2: Frank Pavlis — Biography and Background

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**Claim: Frank Pavlis was born in 1916, was a widower with no children, and resided in Allentown, Pennsylvania.**

- Source: Supplemental Complaint, Doc 102, paragraph 22 — Skeans v. Key Commercial Finance LLC, Case No. 1:18-cv-01516-CFC (D. Del.)
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: Pavlis put himself through college, graduated top of his class in chemical engineering from Michigan Tech, and earned a master's from the University of Michigan.**

- Source: Supplemental Complaint, Doc 102, paragraph 23
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: Pavlis was the first employee at Air Products and Chemicals, earned \$3/day as chief engineer, and helped design the oxygen generator.**

- Source: Supplemental Complaint, Doc 102, paragraph 24
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: Pavlis served on the Air Products Board of Directors for 28 years and retired in 1980 as VP of International Trade.**

- Source: Joint Pretrial Order, Doc 106, paragraph 26 (Joint Statement of Uncontested Facts — agreed by both sides)
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing, stipulated by both parties

**Claim: Air Products and Chemicals is now worth tens of billions of dollars.**

- Source: Yahoo Finance — Air Products and Chemicals, Inc. (APD) market data
- URL: <https://finance.yahoo.com/quote/APD/>
- Verification: SECONDARY — Financial data service
- Note: Market cap approximately \$65 billion as of April 2026.

**Claim: In 2014, Pavlis was competent to make his own financial decisions.**

- Source: Joint Pretrial Order, Doc 106, paragraph 32 (stated by plaintiff; defendants' version in paragraphs 62-73 also describes him as 'sharp and sophisticated')
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: Pavlis died on August 24, 2018 at the age of 101.**

- Source: Joint Pretrial Order, Doc 106, paragraph 26 (Joint Statement of Uncontested Facts)
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing, stipulated by both parties

## SECTION 3: Jah-Jireh Homes and Legacy Place Cottages

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**Claim: Deborah and Darbin Skeans founded Jah-Jireh Homes, which operates Legacy Place Cottages in Allentown, Pennsylvania.**

- Source: PHI — 'PHI Partners with Jah-Jireh Homes of America'
- URL: <https://www.phinational.org/phi-partners-with-jah-jireh-homes-of-america/>
- Verification: SECONDARY — Nonprofit partnership profile
- Key quote: "*Debbie and Darbin Skeans are two mission-driven entrepreneurs who cared for their aging parents in their home in Allentown, Pennsylvania.*"

**Claim: Legacy Place Cottages requires all residents to be 'members in good standing' of a Jehovah's Witness congregation.**

- Source: Jah-Jireh Homes of America — IRS Form 990 mission statement (EIN 27-4165896), via ProPublica Nonprofit Explorer
- URL: <https://projects.propublica.org/nonprofits/organizations/274165896>
- Verification: PRIMARY — IRS Form 990 filing
- Key quote: "*Legacy Place requires all residents to be members in good standing of a congregation of Jehovah's Witnesses.*"

**Claim: Jah-Jireh states on its website that it is not connected to Watchtower or the worldwide organization of Jehovah's Witnesses.**

- Source: Legacy Place Cottages official website — Donate page FAQ
- URL: <https://www.legacyplace.org/donate/>
- Verification: SECONDARY — Organizational website
- Key quote: "*We are not connected to the Branch or worldwide organization of Jehovah's Witnesses.*"

**Claim: All board members of Jah-Jireh are Jehovah's Witnesses. The board is volunteer (unpaid).**

- Source: Legacy Place Cottages official website and ProPublica Nonprofit Explorer (Form 990 filings, EIN 27-4165896)
- URL: <https://projects.propublica.org/nonprofits/organizations/274165896>
- Verification: PRIMARY — IRS Form 990 filings via ProPublica
- Note: All officers listed at \$0 compensation across all filing years.

**Claim: The Skeans introduced Pavlis to Billingsley in 2012 to help facilitate a donation to Jah-Jireh.**

- Source: Joint Pretrial Order, Doc 106, paragraph 27
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

## SECTION 4: Justin Billingsley and the LoanGo Fraud

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**Claim: Billingsley ran LoanGo, an online payday loan startup that defrauded retirees in Arizona through insurance seminars at an RV park in Casa Grande.**

- Source: Arizona Corporation Commission enforcement action; PinalCentral news coverage (Dec 2017)
- URL: [https://www.pinalcentral.com/casa\\_grande\\_dispatch/area\\_news/startup-ordered-to-pay-back-fraudulent-investments-from-cg-snowbirds/article\\_cad09f88-0248-5c7c-bbe0-e6151f1819c6.html](https://www.pinalcentral.com/casa_grande_dispatch/area_news/startup-ordered-to-pay-back-fraudulent-investments-from-cg-snowbirds/article_cad09f88-0248-5c7c-bbe0-e6151f1819c6.html)
- Verification: PRIMARY (regulatory action) / SECONDARY (news coverage)
- Key quote: "Startup ordered to pay back fraudulent investments from CG snowbirds"

**Claim: The Arizona Corporation Commission found Billingsley guilty of securities fraud, ordered restitution, and imposed penalties. The decision was upheld on appeal — twice.**

- Source: Arizona Court of Appeals, Case No. 1 CA-CV 18-0630 — Billingsley v. Arizona Corporation Commission
- URL: [https://www.azcc.gov/docs/default-source/securities-files/appellates/2018-08-23-bilingsley---loango-ap.pdf?sfvrsn=8c48cf56\\_2](https://www.azcc.gov/docs/default-source/securities-files/appellates/2018-08-23-bilingsley---loango-ap.pdf?sfvrsn=8c48cf56_2)
- Verification: PRIMARY — State appellate court decision

**Claim: The LoanGo fraudulent conduct took place in 2011 and 2012 — the same period Billingsley met Pavlis.**

- Source: Supplemental Complaint, Doc 102, paragraph 46
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing
- Key quote: "The fraudulent conduct at issue took place in 2011 and 2012."

## SECTION 5: The Alleged Fraud Against Frank Pavlis

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**Claim: The estate alleges Billingsley convinced Pavlis to invest \$2.5M in Mobile Corporation (a social media startup) while Pavlis believed it was a real estate investment.**

- Source: Supplemental Complaint, Doc 102, paragraphs 49-57
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing (allegation, not adjudicated)
- Note: Pavlis's handwritten notes saying 'Real Estate Investments' are in the court record (Doc 102 para 57).

**Claim: Pavlis wrote checks totaling \$7 million payable to Allwest Investments, with 'Real Estate Investment' on the memo line.**

- Source: Supplemental Complaint, Doc 102, paragraphs 78-80; Joint Pretrial Order, Doc 106, paragraphs 31-34
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filings
- Note: The checks and their memo lines are documented bank records. The transfer of funds from Allwest to KCF is also documented and not disputed by either side.

**Claim: KCF's certificate of formation was not filed in Delaware until December 10, 2014 — after the promissory notes dated September and November 2014.**

- Source: Supplemental Complaint, Doc 102, paragraph 99; Joint Pretrial Order, Doc 106, paragraph 37
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing and Delaware public record
- Note: KCF formation date is a matter of public record. Both sides acknowledge it in the Joint Pretrial Order.

**Claim: Michael Silberman signed the KCF notes as 'Executive Vice President' but was never employed by KCF. He stated in an email: 'I had nothing to do with this Billingsley venture.'**

- Source: Supplemental Complaint, Doc 102, paragraph 102; Joint Pretrial Order, Doc 106, paragraphs 45-46, 50
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filings
- Note: Both sides agree Silberman was never employed by KCF (Doc 106 para 50).

**Claim: The complaint calls this 'the worst sort of financial elder abuse' and alleges the documents 'bear all of the hallmarks of an after-the-fact fabrication.'**

- Source: Supplemental Complaint, Doc 102, paragraphs 1 and 125
- URL: <https://www.courtlistener.com/docket/14732231/102/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing (plaintiff's characterization)

**Claim: The defendants maintained Pavlis was a 'sharp and sophisticated man,' an 'angel investor' who believed real estate was 'ripe for disruption through technology,' represented by professionals throughout.**

- Source: Joint Pretrial Order, Doc 106, paragraphs 62-73 (Defendants' Statement of Contested Facts)
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing (defendants' version)
- Note: These claims rest primarily on Billingsley's own representations. No independent documentary evidence supporting them was identified in the court record.

## **SECTION 6: Watchtower as Shadow Litigator**

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**Claim: The estate filed suit in the U.S. District Court for the District of Delaware on October 1, 2018.**

- Source: PACER Docket — Skeans v. Key Commercial Finance LLC, Case No. 1:18-cv-01516-CFC
- URL: <https://www.courtlistener.com/docket/14732231/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court docket

**Claim: During an April 2021 hearing, the defense attorney stated Watchtower was 'effectively' the sole beneficiary, and both sides confirmed Watchtower's in-house counsel was 'fully apprised' all along.**

- Source: Transcript of April 15, 2021 Scheduling Conference, Doc 120-1, Exhibit A
- URL: <https://www.courtlistener.com/docket/14732231/120/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court transcript
- Key quote: "I was just on the phone with them Tuesday. They have been fully apprised all along."

**Claim: Judge Connolly said the estate was 'like a carcass that allows it to be the subject of predatory behavior that nobody is checking what's going on here' and that there was 'nothing really to stop the lawyering.' He said he was 'very troubled.'**

- Source: Transcript of April 15, 2021 Scheduling Conference, Doc 120-1, Exhibit A, pages 8-9
- URL: <https://www.courtlistener.com/docket/14732231/120/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court transcript (verbatim quotes)

**Claim: Pavlis designated the \$3M note as 'transfer on death' to Watchtower Bible and Tract Society of New York. The \$4M note passes to Watchtower as residue of the estate under his will. Jah-Jireh is also a beneficiary.**

- Source: Joint Pretrial Order, Doc 106, paragraphs 43-44, 73
- URL: <https://www.courtlistener.com/docket/14732231/106/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: The defendants filed a third-party complaint against the Skeanses personally.**

- Source: PACER Docket — Third-Party Complaint, subsequently dismissed
- URL: <https://www.courtlistener.com/docket/14732231/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court docket

## SECTION 7: The Moake Email

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**Claim: Watchtower attorney Richard Moake appeared at a February 2022 pretrial conference and confirmed he'd been representing Watchtower as sole remaining beneficiary.**

- Source: Docket entry and Doc 120 letter from defense counsel
- URL: <https://www.courtlistener.com/docket/14732231/120/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: Defense attorney alleged Moake independently contacted defense witnesses, called it a 'clear violation of Rule 4.2,' and expressed 'significant concerns' about witness tampering. He asked the court to consider sanctions.**

- Source: Letter from Theodore Kittila to Judge Connolly, Doc 120, filed February 14, 2022
- URL: <https://www.courtlistener.com/docket/14732231/120/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court filing

**Claim: The Moake email dated February 9, 2022 reads: 'Dear Justin, I hope last Sunday's daily text scripture — Proverbs 3:32 — and paragraph 8 of this week's congregation Watchtower Study Article number 49 — based on Leviticus 19:11 through 13 — will motivate you to set matters straight with Jehovah's organization. Your brother, Rick Moake.'**

- Source: Email exhibit — Doc 120-1, Exhibit B
- URL: <https://www.courtlistener.com/docket/14732231/120/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court exhibit (verbatim transcription of email)

**Claim: Proverbs 3:32 in the NWT reads: 'Jehovah detests a devious person.' Leviticus 19:11-13 reads: 'You must not steal. You must not deceive, and you must not deal falsely with one another. You must not defraud your fellow man.'**

- Source: New World Translation of the Holy Scriptures (Jehovah's Witness Bible)
- URL: <https://www.jw.org/en/library/bible/nwt/books/proverbs/3/>
- Verification: PRIMARY — Official Watchtower Bible translation

## SECTION 8: Watchtower's Litigation Teachings

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**Claim: Watchtower teaches that members should not take fellow Witnesses to secular court, based on 1 Corinthians 6.**

- Source: Watchtower — 'Resolving Disputes in Business Matters' (Keep Yourselves in God's Love, 2008)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/1102008089>
- Verification: PRIMARY — Official Watchtower publication
- *Key quote: "Sadly, though, some Christians become overly contentious, even taking disputes into secular courts."*

**Claim: A 1973 Watchtower publication states: 'It is better to suffer financial loss than to bring reproach on Jehovah's name as well as the congregation.'**

- Source: Watchtower — Questions From Readers (November 15, 1973)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/1973848>
- Verification: PRIMARY — Official Watchtower publication

**Claim: As recently as 2008, Watchtower reminded members: 'Why not rather let yourselves be wronged?'**

- Source: Watchtower — 'Resolving Disputes in Business Matters' (Keep Yourselves in God's Love, 2008)
- URL: <https://wol.jw.org/en/wol/d/r1/lp-e/1102008089>
- Verification: PRIMARY — Official Watchtower publication

## SECTION 9: Case Resolution

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**Claim: The case settled on April 25, 2022 with a consent judgment for \$7,000,000.**

- Source: Consent Judgment, Doc 125 — Skeans v. Key Commercial Finance LLC
- URL: <https://www.courtlistener.com/docket/14732231/125/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court order
- Note: A consent judgment is an agreement between the parties — not an adjudication of the merits. The fraud allegations were never tested at trial.

**Claim: Chadwick Self signed the consent judgment as 'Authorized Representative' for all four defendant companies. Chief Judge Colm Connolly signed the order.**

- Source: Consent Judgment, Doc 125, page 2
- URL: <https://www.courtlistener.com/docket/14732231/125/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court order

**Claim: The Moake email was filed on February 14, 2022. Less than ten weeks later, the case settled.**

- Source: Doc 120 filed 02/14/2022; Doc 125 filed 04/25/2022
- URL: <https://www.courtlistener.com/docket/14732231/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court docket (dates verified)
- Note: February 14 to April 25 = 70 days (exactly 10 weeks). Whether the email influenced the settlement cannot be determined from the court record.

## SECTION 10: Additional Supporting Sources

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**Claim: Full case docket — Skeans v. Key Commercial Finance LLC, Case No. 1:18-cv-01516-CFC (D. Del.)**

- Source: CourtListener — Free Law Project
- URL: <https://www.courtlistener.com/docket/14732231/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court records
- Note: All court documents referenced in this video are available through this docket.

**Claim: Judge Connolly struck paragraphs 35-75 of the Supplemental Complaint on his own initiative, calling the plaintiff's treatment of Jeffrey Peterson 'fundamentally unfair and inappropriate.'**

- Source: Memorandum Order, Doc 116, filed January 24, 2022
- URL: <https://www.courtlistener.com/docket/14732231/116/skeans-v-key-commercial-finance-llc/>
- Verification: PRIMARY — Federal court order
- Note: This order removed the LoanGo/Mobile Corp allegations from the Supplemental Complaint. The Arizona regulatory findings against Billingsley are independently documented public records.

**Claim: Jah-Jireh Homes of America — IRS Form 990 filings (2011-2024), EIN 27-4165896**

- Source: ProPublica Nonprofit Explorer
- URL: <https://projects.propublica.org/nonprofits/organizations/274165896>
- Verification: PRIMARY — IRS filings via ProPublica

**Claim: Legacy Place Cottages — official website**

- Source: Legacy Place Cottages
- URL: <https://www.legacyplace.org/>
- Verification: SECONDARY — Organizational website

**Claim: North Carolina enacted anti-SLAPP legislation in 2023 (N.C. Gen. Stat. section 1-277.4), providing a mechanism for early dismissal of meritless defamation suits.**

- Source: North Carolina General Statutes
- Verification: PRIMARY — State legislation
- Note: Provides procedural protection for reporting on matters of public concern.