

## Fraud in the Church Takes Heavy Toll on Congregation, Insurers

By: Dennis Jay  
Coalition Against Insurance Fraud

Church music director Carva White faced the music after launching an unholy plan to burn down his house of worship for an insurance payout.

White played hymns for the Sunflower Missionary Baptist Church in Leavenworth, Kan. He recruited the head pastor to help him torch the building, con insurers into paying for repairs, then try to obtain bribes from contractors who would submit inflated bills for rebuilding the burned-out church.

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Insurance schemes by ministers exact a large toll on congregations who are betrayed by spiritual leaders in a high position of trust. Worshipers' spiritual and personal lives are disrupted. They're forced to piece together a damaged congregation when a church burns or the minister suddenly leaves after being exposed as an unholy insurance crook. Sometimes worshippers or bystanders themselves are fleeced out of thousands of dollars.

White tried twice before he finished off the Sunflower church. His first blaze caused only \$20,000-\$30,000 in damage. That wouldn't have allowed him to extract enough bribe money from contractors. So he told head pastor Marvin Clay that he'd break out his matches one more time.

Clay had second thoughts, but White convinced him they were in too deep to back out.

The next night was Halloween, and White reloaded his unholy arson plan. This blaze caused far more damage, and Clay made the fraudulent claim as the church's leader. Church Mutual Insurance Co. paid out \$103,236. Federal investigators began nosing around and questioned Clay. He couldn't imagine who would do so such a thing to his house of worship, Clay told investigators.

But the fire had started in several places, and the evidentiary trail led back to White and Clay. White received 12 years in federal prison and a \$250,000 fine. Clay also was convicted and awaits sentencing.

They keep unsaintly company; other ministers have been convicted of succumbing to the worldly temptation they counsel their worshipers to resist.

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Rev. Roland Gray helped stage nearly 200 car crashes plus phony slip-and-fall injuries in restaurants and hotels. He recruited parishioners and even his brother, who also was a minister. The cars had crashed, run off roads or hit deer, his cohorts lied to insurers. Some cronies claimed they were hurt in four crashes in a single day.

Insurance fraud was his spiritual calling, the Chicago minister insisted. "I let the Lord lead me and this is the way He instructed me," Gray said.

The insurance looting reached \$500,000 before Gray was stopped with a four-and-a-half-year sentence.

Life has spiraled steadily downward for Christopher Daniels, former pastor of the Blue Ridge Baptist Church in Belton, S.C. Serving 15 years for several crimes, including burning the church for insurance money. Not content to serve out his sentence, Daniels

He may be assigned to a maximum-security prison.

Rev. Charles Shifflett led the Calvary Baptist Church in Culpepper, Va. He claimed he injured his back while unloading a pony at a church event. But Shifflett inflated his income to illegally increase his workers compensation payouts. He received \$27,000 in comp money, but also was handed a four-year jail sentence.

Indiana pastor Janie Lee Espinoza raked in more than \$250,000 from a military life policy intended for the six-year-old daughter of her own son, a soldier who'd died in Iraq. Instead of giving the money to the child, Espinoza spent it on cars, jewelry, a timeshare in Florida, church pews and a piano. She received up to four years in jail.

Rev. Acen Phillips forged signatures to life-insurance policies, making him the illegal beneficiary. Founder of the New Birth Temple of Praise Community Baptist Church, Phillips also lied to a widow that she was owed \$50,000 from a life policy he administered, when in fact she was owed \$120,000. Phillips pocketed much of the difference. Phillips received eight months of probation for fleecing the widow, and was forced to repay \$500,000 in a plea deal for the other looting.

Phillips professed contrition and sought redemption. How many of his fellow convicted ministers he spoke for will never be known. "I would like to apologize to the court and my community," he said. "I would certainly like the opportunity to redeem myself to the community."