

United States District Court
Eastern District of Kentucky
Northern Division at Covington

UNITED STATES OF AMERICA)
) Covington Criminal
) Action No. 11-70
 vs.)
) Covington, Kentucky
 RONALD E. WEINLAND)
) June 6, 2012
) 9:55 a.m.
)

TRANSCRIPT OF CROSS-EXAMINATION, REDIRECT EXAMINATION
AND RECROSS-EXAMINATION OF RALPH DOWD
BEFORE THE HONORABLE DANNY C. REEVES AND A JURY

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Proceedings recorded by mechanical stenography,
transcript produced by computer.

1 (Whereupon, the following proceedings were had in the
2 presence of the jury.)

3 THE COURT: Any questions, Mr. Cline?

4 MR. CLINE: Yes, please, Your Honor.

5 CROSS-EXAMINATION

6 BY MR. CLINE:

7 Q Good morning, Mr. Dowd.

8 A Good morning, sir.

9 Q If you have trouble hearing me --

10 A Yes, sir, I do, I've got a little hearing problem from 40
11 years working at General Motors.

12 Q I've got the same problem for a different reason, so I'll
13 try to speak up.

14 Let me start by asking you about church expenses.

15 A Yes, sir.

16 Q Is it fair to say that you don't have personal knowledge of
17 the church's expenses?

18 A No, sir, I don't.

19 Q At one point you were asked, I think, who decided how to
20 spend the church's money and I think your answer was that you
21 guessed it was Mr. Weinland, but you didn't know? Do you recall
22 that answer?

23 A Yes, sir.

24 Q Is it fair to say that, again, in terms of your personal
25 knowledge you don't know how those decisions are made?

1 A No, sir, I don't.

2 Q Okay. You were asked some questions about the structure of
3 the church?

4 A Yes, sir.

5 Q Do you recall those questions? And if I understand it
6 right, it's a -- it's a -- what I'll call a hierarchical
7 structure running from God to Jesus Christ to Mr. Weinland to
8 the evangelists to the elders and to the members; is that a fair
9 summary?

10 A Yes, sir.

11 Q Is there a spiritual basis in your view for that structure?

12 A Yes, sir.

13 Q Can you explain what that is?

14 A Well, it's just -- it's a way of life to us. The Bible
15 tells us how to live and the scripture is there and a person
16 that's teaching it out of the scriptures is nothing -- it's just
17 a way of life. And that's what we look forward to, you know.
18 And like it says, that your children can play out in the
19 streets, wild animals will be -- like the lion will be eating
20 straw and the child can put his hand in a cobra's den and won't
21 be bitten and we won't have to worry about the pedophiles out
22 there that bother our children or anything like that. It's just
23 a way of life where God's government will be in force.

24 Q Let me ask you this: Do you see anything wrong with the
25 way the church is structured?

1 A No, sir, I don't.

2 Q You were asked -- you testified I think that as a senior
3 elder you're not involved with church finances; correct?

4 A No, sir.

5 Q Do you see anything wrong with that?

6 A No, sir. It's -- once I write the check and send it in,
7 that's God's money and whoever gets it, that's their
8 responsibility before God.

9 Q You were asked whether there's a board of directors at the
10 Church of God - PKG. Do you remember that question?

11 A Yes, sir.

12 Q And I take it there's not, there's not a board of
13 directors?

14 A Not to my knowledge.

15 Q Do you see anything wrong with that --

16 A No, sir.

17 Q -- as a senior elder?

18 A No, sir.

19 Q Is it consistent with your spiritual beliefs?

20 A Yes, sir.

21 Q You were asked whether there's a finance committee at the
22 Church of God - PKG. Do you recall that question?

23 A Yes, sir.

24 Q As a senior elder -- and I take it the answer is not to
25 your knowledge?

1 A Right.

2 Q As a senior elder of the church, do you see anything wrong
3 with the fact that there's not a finance committee?

4 A No, sir.

5 Q You were asked I think if you wanted to know something
6 about the church finances who you would ask. Do you remember
7 that question?

8 A Yes, sir.

9 Q And I think you said you would ask Mr. Weinland; right?

10 A Yes, sir.

11 Q Have you asked Mr. Weinland for any --

12 A No, sir.

13 Q -- church information?

14 A I don't think it's any of my business, it's his
15 responsibility.

16 Q All right. So you've never made that inquiry to him --

17 A No, sir.

18 Q Now, you were asked some questions about a Swiss bank
19 account? Do you remember --

20 A Yes, sir.

21 Q -- those questions?

22 And I think you testified that some years ago Mr. Weinland
23 in a sermon mentioned to the church that he intended to put some
24 of the church's money in that Swiss bank -- in a Swiss bank
25 account; right?

1 A Yes, sir.

2 Q Do you recall that? Now, was it your understanding, as an
3 elder in the church at the time, that the money that was going
4 to be in the Swiss bank account was the church's money?

5 A Yes, sir.

6 Q And that it was going to be held in that bank account for
7 the benefit of the church?

8 A Yes, sir, because banks in America was falling, the
9 government was baling them out, AIG was going under, and it
10 was -- the euro at that time was worth a lot more money than the
11 United States and if the banks and stuff failed in the United
12 States, then we would have something to keep the work going on.

13 Q The work of the church?

14 A Yes.

15 Q And did it matter to you, as an elder in the church, whose
16 name actually appeared on that bank account?

17 A No, sir.

18 Q It was your understanding that that was the church's money
19 regardless of whose name was on the account; is that fair?

20 A Yes, sir.

21 Q Did you have any concern as an elder with Mr. Weinland
22 putting the church's money in a Swiss bank account?

23 A No, sir, I trusted him fully.

24 Q Did you think that was some kind of a misuse of the
25 church's money?

1 A No, sir.

2 Q All right. You were asked some questions about diamonds
3 and -- diamonds and gold and that kind of thing. Do you
4 remember those questions?

5 A Yes, sir.

6 Q Did you have an understanding in the 2004 to 2008 period
7 that the Weinlands were acquiring diamonds and valuable metal
8 like that?

9 A I wasn't sure of the metal, but I know that there was some
10 diamonds bought, because back in the depression, back in the
11 '30s, diamonds kept their value of all things. So it was
12 used -- that in case we needed to barter or to keep the church
13 afloat, we could sell the diamonds.

14 Q Was it any kind of a secret within the church that
15 Mr. Weinland was acquiring diamonds on behalf of the church?

16 A Not to my knowledge.

17 Q You knew about it; right?

18 A Yes, sir.

19 Q Did you hear Mr. Weinland talk about it?

20 A He might have mentioned it, but I don't know other than
21 that.

22 Q All right. But as an elder of the church, you were aware
23 that diamonds were being bought on behalf of the church; is that
24 fair?

25 A Yes, sir. I even bought a few.

1 Q Did you have any concern about the church acquiring
2 diamonds?

3 A No, sir.

4 Q Did you think that was any kind of a misuse of the church's
5 money?

6 A No, sir, because like I said, back in the depression
7 diamonds was the only thing that kept its value up, you know,
8 and the dollar was no good, you know. I know apples was five
9 cents apiece and it was hard to come by five cents. But
10 diamonds, to my knowledge through my father, they said that it
11 kept its value.

12 MR. CLINE: All right. Thank you, sir. That's all my
13 questions.

14 THE WITNESS: You're welcome, sir.

15 THE COURT: Mr. Nasson, any redirect of this witness?

16 MR. NASSON: Yes, sir.

17 REDIRECT EXAMINATION

18 BY MR. NASSON:

19 Q Mr. Dowd, you had just told Mr. Cline that your
20 understanding was that the church put the money in -- that
21 Mr. Weinland put the church's money in Swiss bank accounts
22 around 2002 because of possible bank failures?

23 A Yes, sir. Well, the economy of the United States was going
24 down, people was losing their jobs and banks failing, insurance
25 companies failing, investment firms.

1 Q You named AIG as one of those companies, sir?

2 A Yes, sir, because I had -- I was involved with them.

3 Q Do you know whether the church has left this money over in
4 Switzerland or whether they brought it back?

5 A Yes, sir, I believe they brought it back for the books.

6 Q When did they bring it back to use for the books?

7 A I don't have that information.

8 Q Well, were the books published around -- was the second
9 book published around 2006 or so?

10 A I believe so.

11 Q Okay. So is it fair to say that the money was brought back
12 from Switzerland -- to your knowledge, the money was brought
13 back from Switzerland around 2006?

14 A I don't know when it was brought back, sir.

15 Q But it was brought back for the publication of the books?

16 A Yes, sir.

17 Q Okay. Was there any discussion within the church about
18 moving money back to Switzerland when the U.S. economy began to
19 fail in 2008 and 2009?

20 A Not to my knowledge. I know it was used for advertising
21 for the books and stuff.

22 Q So the money was being used for advertising for the books
23 around that time?

24 A Yes, sir.

25 Q So when AIG and Bear Stearns and Lehman Brothers and there

1 was the big bailout and the great recession around late 2008
2 into 2009, did Mr. Weinland say, we should move money back to
3 Switzerland because the economy is failing?

4 A I never heard him say that, sir.

5 Q Thank you, sir. You also told Mr. Cline that you were
6 aware that the church purchased -- the church said --
7 Mr. Weinland told you that the church was going to purchase some
8 diamonds in preparation for end times; is that accurate?

9 A I know they bought diamonds. I don't know if it was
10 announced that they was going to buy them or not, but --

11 Q How do you know they bought diamonds, sir?

12 A I guess more hearsay and seeing them, you know.

13 Q Where did you see the diamonds, sir?

14 A Mrs. Weinland had them on her finger.

15 Q Oh, she wore them as jewelry?

16 A Yes, in case of traveling, if it was needed, she could sell
17 them for the work if she was -- if they was stuck over wherever
18 they traveled.

19 Q So the diamonds that you were aware of were not loose
20 stones, but were actually pieces of jewelry that Mrs. Weinland
21 wore?

22 A As far as I know, yes. I don't know of any loose stones.

23 Q Do you know who paid for those diamonds, sir?

24 A No, sir.

25 Q Was it your understanding that the church was buying those

1 diamonds to be used for the church?

2 A I don't know. I can't say.

3 Q Okay. And you had testified in response to Mr. Cline's
4 questioning that you had purchased some diamonds as well; is
5 that correct?

6 A Yes, sir.

7 Q Did you purchase these or did the church buy them for you?

8 A No, sir, I bought them.

9 Q And did you seek reimbursement from the church for the
10 diamonds?

11 A No, sir.

12 Q Why not?

13 A Because they're mine. It's just like I bought one for my
14 25th anniversary, I bought one for my 50th anniversary, and I
15 bought one when my wife passed away.

16 MR. NASSON: Thank you, sir.

17 Nothing further, Your Honor.

18 MR. CLINE: May I ask one more, Your Honor?

19 THE COURT: Yes, sir.

20 RE-CROSS-EXAMINATION

21 BY MR. CLINE:

22 Q The diamonds that we were talking about that you saw with
23 Mrs. Weinland --

24 A Yes, sir.

25 Q -- your understanding is that those were for the use of the

1 church; is that fair?

2 A What's that, sir?

3 Q Your understanding that the diamonds you saw with
4 Mrs. Weinland were for church work, for the use of the church?

5 A Yes, sir.

6 MR. CLINE: All right. That's it, Your Honor. Thank
7 you.

8 Thank you, sir.

9 THE COURT: Anything else of this witness?

10 MR. NASSON: No, sir.

11 THE COURT: Thank you. Mr. Dowd, you may step down,
12 sir.

13 (Testimony concluded at 10:07 a.m.)

14 C E R T I F I C A T E

15 I, Cynthia A. Oakes, certify that the foregoing is a
16 correct transcript from the record of proceedings in the
17 above-entitled matter.

19 6/6/2012
20 DATE

s/CYNTHIA A. OAKES
CYNTHIA A. OAKES, RPR, RMR, CRR

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