



The Plumbline

Newsletter of the Wilmore Free Methodist Church

October/November 2025



Blessing For A Purpose

By Pastor Daryl

Most people who grew up where I did know very well the story of Gretchen's Lock.

The Sandy and Beaver Canal was an ambitious, but never really operable, state project in eastern Ohio in the early 1800s – attempting to tie the Ohio and Erie Canal in Boliver, Ohio, to the Ohio River. It was completed just in time for the railroad to make it obsolete, yet many of its remains exist – such as what's come to be known as Gretchen's Lock – one of the canal's 90 locks – at Sprucevale, just north of Calcutta, Ohio.

The story goes that E.H. Gill, canal engineer, traveled from Europe with his wife and daughter, Gretchen, to help with the project. While the Sprucevale lock – lock #41 – was being built, Gretchen contracted malaria, died and was entombed there. Though her body was subsequently disinterred and buried elsewhere; to this day, people insist that they see Gretchen there, near the ruins of the lock and mill, looking for her parents.

Of course, most people whom I know, if asked, would say they don't believe in ghosts; but some of those same people experience ghosts every day as they live with pieces of their past that continue to haunt them. Past successes that still make them proud and arrogant. Past hurts that make them fearful or angry.

In most other ways, their lives have moved on. Yet from time to time, when the conditions are right, ghosts of the past appear and throw their lives into confusion, at least as far as being at peace and effective for the Lord is concerned. Pride and arrogance will keep Jesus from using us, because proud and arrogant people tend to trust themselves and not Jesus. Jesus has a hard time effectively using people to do His will who won't trust His plan and judgment.

And Jesus has a hard time using fearful or angry people as well. Fearful people typically refuse to take the risks, because they are afraid of what might happen to them based on some past situation. Similarly, angry people damage others because of their unforgiving spirit – again, a result of an unwillingness to move past some past circumstance. Even though many times the persons involved, the environment and the specific incident are long past, the pride, fear or anger live on, and their ghosts in our lives keep us from the good things God wants to do today.

Someone told me once that the best thing a pastor can do with a sermon after it's been preached is to throw it away, because if it's good, it can become a source of pride, and if it's bad, it can become a source of fear.

The same is true of the comments people make, because compliments can become a source of arrogance just like criticism can become a source of anger. I've heard coaches tell athletes essentially the same thing. Whether you win big or lose big this week, forget about it and concentrate on the week to come. The prayer to pray is, "Lord help me take what's good and right from this and forget all that's not, so nothing keeps me from doing as You're calling me to do." Put another way, "Let God, and not ghosts, direct your life."

In response to my first message in this series, "Getting Past the Past, "the Lord gave Steve Corbett the following poem, which summarized the truth so well. (Thanks Steve, for letting me share it.)

*The past is gone, the future looms;
yesterday planted, tomorrow blooms.
The good, the bad...what 'ere we've done
has passed away with setting sun.
To dwell on that – a futile task.
Our sins forgiven if we'd but ask.
Glories, too, that seem so great
can in our hearts a pride create.
So present is where all should live,
and to the Lord our service give.
We know the verse, we need not ask;
only what's done for Christ will last.
Future secure...already planned –
holding on to Jesus' hand.*

There are a lot more ghosts out there, to be sure, but these three seem to be the most common: Pride – the ongoing belief that I am owed recognition for some past accomplishment; Fear – being scared that the same thing that happened before will happen again; and Anger – the ongoing, unforgiven animosity toward a person or group for some wrong done long ago.

These not only keep God from doing much good in our world today, they also keep people trapped in sad and unhealthy patterns and make relationships with them difficult. Jesus offers a better way. Why not ask Him to help you let God, and not ghosts, direct your life?



World Religions
Wednesday Elective

New Wednesday Night Elective: World Religions

A country's culture is influenced by its dominant religion. This 10-week class, led by Dr. Todd Adams, will survey some of our world's major and minor faiths. Wednesday evenings, at 7:00p, room B202.

“Getting to Know You”

T.R. & Marcia Miller

By Sue Adkins

The Miller family (T.R., his wife Marcia, their daughter Missy and their son T.J.) first moved to Wilmore in June of 1988 so that TR could begin summer school at Asbury College in preparation for ordained ministry. They bought a small house in Wilmore and began attending WFMC as soon as they moved here.

Marcia and T.R. met at her sister's wedding, where Marcia was the maid of honor and T.R. was an invited guest. They were married in December of 1979 by Marcia's minister, Robert Magee, Jr., at the Forestville Free Methodist Church in Forestville, Maryland and have now been married for 45 years! For the first nine years of their married life, they enjoyed being involved in laity in their local church. T.R. worked as a coal miner, Marcia was a homemaker, and they welcomed their two children during that time.

T.J., their son, is a graduate of NC State University and is currently employed as a nurse practitioner in Raleigh, N.C. Missy, their daughter, is also a graduate of Asbury College and is married to Major Upton and they too attend WFMC along with their daughter, Sadie. Major works at Asbury Seminary, Missy is currently employed at KET and Sadie just started high school.

T.R. was a West Virginia coal miner for fourteen years, and then a full-time student at Asbury for six years, graduating from seminary in 1994. He went on to pursue his doctorate at Wesley Theological seminary several years later and then served as an ordained minister in North Carolina for 27 years. He and Marcia decided to take early retirement and move back to Wilmore in 2021. Currently Marcia enjoys spending her leisure time doing machine embroidery and swimming. T.R. likes UK basketball, watching the NFL Steelers and they

both love spending time with family and entertaining. Marcia was a paralegal in a law firm in Washington, DC. and worked in Wilmore as the Administrative Assistant to Jim Heidinger at *Good News* for six years. Being the wife of an itinerant minister, Marcia has worked at various other jobs including corporate banking, district superintendent's office and teaching preschool.

T.R. & Marcia were both born and raised in the church. Their families had long histories of service as lay people. However, T.R.'s faith journey began in earnest on December 14th of 1982 when he was converted while operating the drill rig at about 10 o'clock at night. On the last Monday of September of 1987, he fully surrendered himself to Christ, once again at work, promising the Lord that He would follow Him anywhere in

the world and do whatever He asked. Little did he know the adventures the Lord had in store for him and his family from then on!

Marcia had been at church every time the doors were open as a young girl, but surrendering herself and inviting Jesus into her heart took place at Spencerville Camp at age 11. Being involved in the pastoral family for 27 years, their lives centered around the church for many years. Having come to the “end” of their pastoral careers after moving to Wilmore, Marcia and TR returned with the intention of just “warming the pew.” However, the leadership, vitality and vision of WFMC was something that they found irresistible. They are currently teaching the 8th and 9th grade Sunday school class and love every minute of it!

We welcome you back to Wilmore and to our church family at WFMC and thank you for your commitment to serving the Lord here with us, T.R. and Marcia!



Take Note

By Rose Evans

SPECIAL DATES TO MARK ON YOUR CALENDAR FOR FALL 2025-SPRING 2026:

- | | | |
|---------------|-------------------|----------------------------------|
| • November 30 | 6:00 p.m. | Hanging of the Greens |
| • December 7 | 8:30 & 11:00 a.m. | Musical Celebration of Christmas |
| • December 14 | 6:00 p.m. | All-Church Christmas Caroling |
| • March 29 | 6:00 p.m. | Youth Choir Musical |
| • April 20 | 7:00 p.m. | Spring Ring |
| • April 26 | 6:00 p.m. | Heaven's Harmony Musical |
| • May 3 | 8:30 & 11:00 a.m. | Singing Celebration |

CHRISTMAS CHOIR

The Sanctuary Choir will begin rehearsing in October for the Musical Celebration of Christmas. If you enjoy singing and ministering through song, and would like to make a short-term commitment to the "Christmas Choir," you are welcome to join us for rehearsals beginning early October. Watch the bulletin and listen for further announcements for more information and rehearsal schedules, or contact Rose Evans.

In case you forget...

Sometimes we get so familiar with the "way we do things" that we can forget that others, especially visitors, may not be so familiar. As you notice folks around you who may not be familiar with using a hymnal or worship guide/insert, please help them out, show them the hymnal, the worship supplement, offer an encouraging word, and a smile! We want everyone to feel free to participate in corporate worship, no matter their background. Thanks for your help!

For more information about music ministry at WPMC, please see the music brochure at the Welcome Center or contact Mark Schell or Rose Evans. There is a place for you to serve in our ministry and there is room for all ages and all skill-levels! We want to hear from you!

Tech Talk

By Dan Dotterweich

Choosing a password

It is generally recommended that you use a password of 12-14 characters. It should be made up of a combination of numbers, UPPER CASE, lower case and special characters (@#\$%&*). To see how secure your password is, you can look at <https://ittech-news.com/password-cracking-time/>. If you use just 8 characters and they are all numbers that makes 10 to the 8th power (0-9 times eight) or 100 million possible passwords. According to the chart, this would take a hacker about 37 seconds to crack. Using 14 characters with numbers, UPPER CASE, lower case and special characters (10*26*26*10) to the 14th power results in 4.1615368362200383420985518189585e+67 possible combinations and would take about 805 billion years to crack.

Walk with the wise and become wise.... Proverbs 13:20

Children's Ministry

By Cheryl Schell

Trunk or Treat 2025

Who - Elementary age and younger, accompanied by an adult

What - Fun for the whole family

Where - Lower Parking Lot of WPMC

When - October 29 from 6:30-7:30 p.m.

Bring a friend and have fun getting candy, eating popcorn and playing some games!



I am thankful for all those who volunteer with the children's Sunday School each Sunday morning. WPMC reaches around 50 elementary children with Bible study and prayer each week, while parents are also studying God's Word in ABF. Our children are learning to believe God's Word, trust Him in prayer, and love Him with their whole heart. God is good and provides all we need, He hears and sees. We look forward to this new year with our WPMC children. We have room to grow, so invite a friend to come alongside and learn a love for God with us.

-Anna Van Horn



Hanging of the Greens

Sunday, November 30 6:00 p.m.

The meanings of our various decorations will be woven into a worship service on the evening of November 30th. Join our church family in decorating the sanctuary and learning more about the Advent Wreath, the Evergreens, the Christmas Tree and much more. Enjoy the music of the season and see our beautiful sanctuary transformed for the coming Savior on this first Sunday of Advent.

Birthdays / Anniversaries

October Birthdays and Anniversaries

- 1 Paul Johnston, Jaden Van Lian, Kinsley Roher, Jaycob Youngblood
- 2 Leah Skyrms, Elias Winchester
- 3 Marna Wiggam, *Dwight & Kelly Winter*
- 4 Denise Adams, Felix Howard
- 5 Andrew Clark, Ed Kusche, Tom O'Neal, *Dennis & Denise Adams, Pat & Tracey Tillson*
- 7 *Dale & Myrna Hale, Nate & Heather Hall*
- 8 Ralph Clark, Sue Wiggam
- 9 Allie Lilly, Isaac Maynard, Jane Moegerle, Rod Williamson
- 12 Sean Gaffney, Clara Reed, Joel Schumacher, Timothy Thomas
- 13 Lynne Fuller, Lisa Kellogg
- 15 Ruth Cook, August Miller, Gary Moegerle
- 16 Craig Saunders, *Todd & Krista Padgett*
- 17 Stuart Thompson
- 18 Jerry Diddle, Hilary Fiskeaux, *Gary & Rachel Weinberger*
- 19 Greg Bryant
- 20 Anna Dickie, *John & Joy Ireland*
- 21 Mark Wiggam
- 22 Nicholas Howard, Caroline Schmul, Tracey Tillson
- 24 Jennie Lovell, Keith Madison, Diane Munoz, Bev Underwood, Larry Winkleman, *Jerry & Debby Marchal*
- 25 Karen Oswalt
- 26 Laura Branan, Noah Clark, Charlie II Fiskeaux, Jessie Thompson, Luke Van Laningham
- 27 Nancy Ellwood
- 28 Rocky Chen
- 31 Jovita Andrews, Pat Caldwell, Aaron Raymond

November Birthdays and Anniversaries

- 1 Hayden Bryson, Samuel Langford, Matthew Williamson
- 2 Mike Dobie
- 5 Patti Fiskeaux, Melissa Flowers
- 7 Karen Koehn, Lee Taylor, Wesley Horn
- 8 Lucas Clark, Sam Powdrill
- 9 Annette Wittenberg
- 10 Bob Neal, Chloe Shafer
- 11 Nate Hall, Jackie Silvers
- 12 Nancy McConnell, Ted Suffridge, Gil Waterman
- 13 Earle Bowen
- 14 Beth Ury
- 16 Louise Shannon
- 18 Emily Baldwin
- 20 Tim McMillen, Major Upton
- 20 Harper Winchester
- 21 Ruby Branan, Dale Kierstead, Erin McLaughlin
- 22 Thad Gouge, *Nancy & John Coffee*
- 23 Duane Brown
- 24 Laura Ury, *Jon & Vera Steury*
- 25 Mary Ann Crane
- 26 Brittany Wagler
- 27 Paul Jones, Rachel Weinberger, *Paul & Lisa Kellogg*
- 28 Judi Behm, Steve Hersey, Charlie Kierstead, *Greg & Tonya Bryant, Paul & Linda Jacobson*
- 29 Vickie Reynen, Lenore Sweigard, *Glen & Donna Flanigan, Alex & Hope McFall*
- 30 Joe Crouse, Mark Evans, Raj Mariyanandam, Kelly Winter

Is your birthday or anniversary not listed?

We'd love to include it!

Please send it to office@wfmc.net.



Library News

By Bonnie Koteskey

New Children's Books: (Loan Period: 3 Weeks)

- ◆ *Where is Sheep 100?*
- ◆ *Wild & Wacky Totally True Bible Stories – All About Obedience*
- ◆ *Boxes, Boxes, Every Where!*
- ◆ *Discovering the Bible – a Kid's Guide to Reading God's Word!*

New Adult Books: (Loan Period: 3 Weeks)

- ◆ *Eyes of Elisha* by Brandilyn Collins
- ◆ *Dark Pursuit* by Brandilyn Collins
- ◆ *Coral Moon* by Brandilyn Collins
- ◆ *Crimson Eve* by Brandilyn Collins
- ◆ *The Life of Billy Kim: from Houseboy to World Evangelist* by Billy Kim
- ◆ *The Restoration* by Wanda E. Brunstetter
- ◆ *When the Flames Ravaged: A Day to Remember* by Rhonda Dragomir
- ◆ *Love's Abiding Joy* by Janette Oke
- ◆ *Journey of Faith* by Kristiana Gregory

Please Renew Items Promptly

If you need to renew items, please check with the librarian, Bonnie Koteskey at 859-3436 or leave a note on the library bulletin board. It is important to return the materials when they are due so that others can check them out.

Ladies Night Out

By Ginny Proctor

All ladies are welcome to join us on the first Monday evening of each month, at 6:00pm, for Ladies Night Out. Given the unpredictable winter weather, we'll be wrapping up Season Five with the October and November gatherings. Cozy up for the cold winter, then join us for SEASON SIX beginning in March 2026 when we'll gather together again for food, fun, and great conversation!

Please add the following dates to your calendar. We look forward to having you with us! Questions? Call or text Ginny Proctor at 859-553-9784

October 6 6:00 p.m. Sonny's BBQ, 109 N. Plaza Dr., Nicholasville

November 3 6:00 p.m. Chicken Salad Chick, 254 E. Brannon Rd., Nicholasville



Kids Corner



Men's Opportunities

EAGLE RIDGE WORK RETREAT

OCTOBER 31- NOVEMBER 2, 2025

BOWLING GREEN, KY

A weekend of worship through work.

Come with a willingness to work.

Projects for all skill levels will be available.



Things to bring:

- Bedding and toiletries
- A group snack to share
- Tools and gloves
- Work clothes and shoes



To register use the link or QR code:
<https://forms.gle/vsyeAozp7afdRz5z9>

Details:

- Starting at 7:30pm (central) on Friday night with a time of fellowship and devotions. Work will start early Saturday morning and go late into the evening with breaks for meals. Ending on Sunday morning with a time of worship and lunch.
- Join for the weekend, or just the day. Housing and meals provided. Limited spots available for RV, Camper, or Tent Camping (electric only).
- Anyone under the age of 18 must be accompanied by an adult.

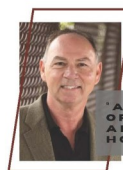


MEN'S ADVANCE 2025

at Wabash Park Camp & Retreat Center

Picking right up where we left off last year, this year's annual Men's Ministry outing is finally an opportunity to welcome guest speaker and seasoned Coach, Kelly Talamo..

The weekend is full of our favorite traditions, including the Opening Night Steak Dinner, games, and fun. But also includes life-transforming material and coaching from Kelly, and thoughtful worship.



Kelly Talamo

"ALL I WANT TO DO IS OPEN GOD'S WORD AND COACH MEN ON HOW TO DO IT."

OCT. 17-18
WABASH PARK
CAMP & RETREAT
CENTER
\$60

(includes meals)

LODGING (additional):

Single: \$40
Double: \$40 ea
Group: up to 5 @20 ea

Register



Wabash Park

CAMP & RETREAT CENTER
304 E CR 650 S, CLAY CITY, IN



Mustering of the Men

New South Conference Men's Retreat
Friday - Saturday, October 3-4
Eagle Ridge Retreat Center—Bowling Green, KY

We begin with our Pig Roast at 6:00 p.m., Friday and end at 2:00 p.m. on Saturday.

Be transformed and renewed through breakout sessions by anointed men of God.

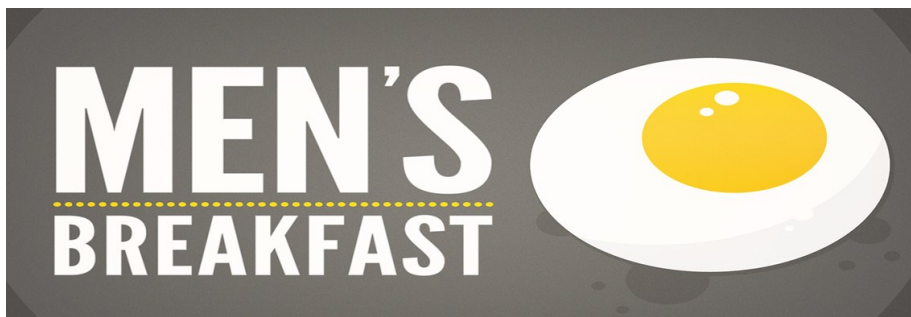
Cost: \$30 (adults) \$15 (ages 13-19).

Register: rogerfsmbg@gmail.com

WFMC Men's Breakfast Schedule:

Saturdays, 8:00—9:00 a.m.
Comfort Inn, Nicholasville

October 25, 2025
November 22, 2025
December 20, 2025
January 24, 2026
All men and boys welcome!



Bible Quizzing

By Paul Stackhouse

Bible Quizzing is the sport where you can go from a prayer huddle with some of your best friends, to a half-hour round of intense competition reciting God-inspired scripture, to hugs and congratulatory praise for the victorious team; all while knowing the biggest secret: every quizzers comes out a winner.

I have been around Bible Quizzing for over 50 years. It was at the Free Methodist family camp in Spencerville, Maryland, on a warm afternoon during the summer of my eighth or ninth year when I saw my first competition. I didn't know the young people competing (they weren't from my church), nor could I know the impact that this "Bible game" would have on the rest of my life.

I came to Kentucky in 1978 as a tenth grade student to Oakdale Christian High School (now Academy); the FM affiliated boarding school near Jackson. One of the options for a mandatory Bible class was something new for the school: Bible Quizzing. It was a popular choice and so many of my classmates signed-up that the instructor, Rev. Clarence "C.E." Odermann, set a bar that each potential quizzers must memorize and perfectly quote the first fourteen verses of John's gospel in a new (at the time) Bible translation, the NIV. Several of us struggled and a few dropped-out; but for the six of us who stuck with it, we thoroughly learned the gospel that year. Three of us went on to finals that summer at Greenville, IL, and (this is where you expect me to write how well we did) won only a few quiz rounds the whole week.

But, I was hooked. I was not athletic nor musically talented; but here was an opportunity for me to fit in with a group of my peers and learn the scripture in a deep and abiding way. I can still quote those verses I absorbed as a teen quizzers.

Flash forward to 2025, and I am still involved as one of the coaches here at WPMC.

As previously reported, Wilmore FMC teams were awarded first place national championships in both the high school and middle school divisions at the 2025 national finals in Seattle, Washington, in July. These were two of eleven teams; but each team and quizzers competed well, representing their church and more importantly representing Christ among the two hundred participants.

This year 37 Wilmore Bible quizzers are studying the first fourteen chapters of Acts, coupled with the epistles of Galatians, Colossians and Philemon. Next year we will finish Acts along with Ephesians and Philippians. Below is our planned tournament schedule for the year:

- Oct 4 '25 Bedford, IN
- Nov 1 '25 Alton, IL
- Dec 6 '25 Vincennes, IN
- Jan 10 '26 Bloomington, IN
- Feb 14 '26 Wilmore, KY
- Mar 14 '26 Greenville, IL
- Apr 11 '26 Bedford, IN
- May 9 '26 Indianapolis, IN
- Jun 29-Jul 3 Nationals: Spring Arbor, MI



We covet your prayers:

- For our quizzers (and coaches) to be open to the Holy Spirit to guide their study of scripture
- For continuing unity among the coaches and parents through the transition of new leadership
- For God's protection across thousands of miles in multiple vans across multiple states
- For the many adults who provide ministry leadership across the country

The Gallery

The Gallery – A Visual Offering of Worship

The east wall of our foyer has been transformed into what we're calling, "The Gallery." Works displayed there, changing with the liturgical season or current worship theme, celebrate the profound beauty and mystery of creation that reveals glimpses of the divine, inviting viewers to encounter God's presence in moments of transcendent wonder. Each display, and the works therein, serves as a bridge between the seen and unseen, drawing hearts toward the ultimate source of all beauty and creativity—Jesus Christ, who deeply desires an intimate, transforming relationship with all who seek Him.

Why Do This?

We believe that God calls us as divine image-bearers to imagine, think, and create together in a shared journey of discovery and understanding.

We believe God delights in our sense of wonder, and we turn to the artist's fundamental "urge for transcendence"—the deep drive that compels him or her to write, paint, sing, sculpt, or dance in the first place—to discover that wonder through moments of awe.

We join C.S. Lewis, who wrote in *Surprised by Joy* that his imagination was baptized before the rest of him could follow.

We produce an offering because artistic activity was set in motion very early in scripture when the LORD chose Bezalel to make artistic designs for work in gold, silver and bronze, to cut and set stones, to work in wood, and to engage in all kinds of artistic crafts (Exodus 35:30-33).

What Is Gained?

We hope to create moments where persons encounter the mysteries of God through realistic and sometimes abstract images meant to stimulate the mind to see anew. The art mediates where we have failed to perceive God "in the crying child, the nail driven cleanly into the wood, in the ordinary dawn sun that merely to see clearly is sufficient prayer and praise" (Wiman). Perceiving beyond ourselves helps to clear the clutter from seeing more fully that God is with us in the wilderness so we may learn to follow through his moments of surprising deliverances.



Prison Ministry

By Ted Moon

The topic for the Sunday evening message at the jail was "Groaning or Growing through Temptation?" We talked about every temptation being an opportunity to do good. We said that God's purpose in temptation or testing is to develop us into the character of Christ. It was pointed out that every time we defeat temptation, we become more like Jesus.



We talked about how temptation works and said that first Satan identifies a desire in you, then causes you to doubt what God said. (How can it be wrong if it feels so good? Doesn't God want you to be happy?) Then Satan deceives us by saying things like, "You can get away with it. No one will ever know. Everyone else is doing it. It's only a little sin." Too often, listening to the father of lies results in disobedience.

We then talked about overcoming temptation. The first point was to refuse to be intimidated. It was pointed out that temptation only becomes sin when you give into it. We mentioned that even Jesus was tempted, but was without sin. That led to talking about the difference between attraction, which is a God given response to physical beauty and lust, which is a choice to commit in your mind what you'd like to do with your body. The point was made that the closer you grow to God, the more Satan will try to tempt you.

The second point was to recognize your pattern of temptation and be prepared for it. Ask: When am I most tempted? Where am I most tempted? Who is with me when I'm most tempted? How do I usually feel when I'm most tempted?

The third point was to request God's help. Hugh Sims read Psalm 50:15, "Call upon Me in your day of need and I will answer you and you will bring Me honor." We said that temptations keep us dependent upon God. Instead of giving in or giving up to temptation, we need to look up. We finished by reading together James 1:12 "Blessed is the one who perseveres under trial because, having stood the test, that person will receive the crown of life that the Lord has promised to those who love Him."

Again, thanks to all of you who lift up the jail ministry in prayer.

-Charlie Payne, Hugh Sims, Craig Saunders and Ted Moon

Africa Sunrise Communities

By Sheila Lovell

Jacob Guot was one of the "lost boys" of Sudan who were brought to the U.S. in 2001 after war had ravaged his country. He obtained college and seminary degrees but has never wanted to make America his permanent home. He established Africa Sunrise Communities, a non-profit organization, to help bring peace and reconciliation to his home country of South Sudan (which separated from Sudan and became independent in 2011). Africa Sunrise is opening Rising Hope Medical Center in Jacob's hometown of Bor. The building has been leased and renovations are nearly complete. We are now in the process of raising funds for equipment and operations. For more information and to support this exciting new venture, visit africasunrise.org or contact me at sheila.s.lovell@gmail.com or at 859-338-6293.

Reduce Uncertainty

By Kimberly Ostroske

Arise, O Lord; O God, lift up your hand; forget not the afflicted. Psalm 10:12 ESV
Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute.

Psalm 82:3 ESV

GUARDIANSHIP?

There are times when vulnerable adults need someone to take action on their behalf.

There are those that will prey on the vulnerable. It is very disturbing how often we hear of scams that take money from those who need it the most. Even the most sophisticated among us, have fallen for something “too good to be true” or a hardship story that turned out to be a ruse. Now add in the fact that someone has a diminished capacity, and the likelihood that he or she will be taken advantage of multiples greatly.

There are some circumstances when individuals do not have the capacity to sign documents to allow someone to act on their behalf or they do have such documents already and the documents are not being used or able to be used properly to protect the vulnerable adult. When these circumstances happen, Kentucky does have a system in place that is confidential and is set up to protect the rights of the individual while also protecting the individual from self-harm or harm from others. Seeking Guardianship and/or Conservatorship over a person is a serious step, but one that may be needed if there are no Power of Attorney for finances or Health Care Surrogate designations in place for someone in need of assistance. When to seek a Guardianship/Conservators on behalf of someone? It is not the first choice for most situations. Here are some questions to ask: Can the person provide for his/her own personal needs in regards to physical, health, food, clothing and shelter? Is he/she able to manage personal financial resources effectively? Would he/she be taken advantage of if no one were appointed to act as guardian? Is there another way to help other than guardianship, which takes away rights? *(Is there still the capacity to sign a POA and Health Care Directive and allow it to be used?)*

Resources: <https://www.kyguardianship.org/>



Common Threads, the prayer shawl ministry team, meets each Thursday starting at 10:00 a.m., Room B107. Come and join the team – bring your knitting / crocheting tools and help make prayer shawls for the church family to give to those who are suffering or grieving, as a way to remind others that people are praying for them in their time of need.

Still learning, or would like to learn to knit or crochet? No problem! Join us!

The Money Minute *By John Swaim & Larry Winkelman*

The stewardship of \$5 a day (Part 1)

Identical twin brothers, Sam and Steve, married identical twin sisters, Sarah and Sally. They both had two children, identical twin sons who were born on the same day and attended the same schools. They had identical jobs with identical incomes. They lived in identical homes, wore the same clothes, ate the same food and so they had identical living expenses. From their wedding day to retirement (45 years) they were identical in every way, except for one thing; how they managed \$5 a day.

Sam and Sarah were savers. They committed on their wedding day to be good stewards of their finances and would save and invest \$5 a day. So, at the end of year one they invested \$1,825, at the end of year two their total investment was \$3,650 and so it went until they retired.

Steve and Sally were spenders. They enjoyed life, living from paycheck to paycheck and really paid little attention to their finances. They paid all their major expenses (mortgage, car loan, insurance, utilities) each month through their checking account and all other purchases (food clothing, household goods, entertainment) by credit card. When the credit card bill came due each month, they paid off all but \$5 a day (about \$152 per month). So, at the end of year one they had borrowed a total of \$1,825, at the end of year two they had borrowed a total of \$3,650 and so it went until they retired.

But then there was the impact of compound interest. Sam and Sarah's investments averaged an annual interest rate of 7%. Their investment was steadily growing over time. On the other hand, Steve and Sally were borrowing on credit cards with an annual interest rate of 18%. Their unpaid credit card debit was rapidly growing over time.

To celebrate both couples' fifth anniversary, Sam and Sarah invited Steve and Sally over for dinner. Sam and Steve were excited about the upcoming Kentucky basketball season and Steve mentioned that he really did not know any of the new players this year. Sam replied, "I have a UK sports magazine on my office desk, go ahead and take it with you." So, Steve went into Sam's office and picked up the magazine. Under the magazine was a monthly statement from a financial firm that showed an account worth \$10,924. Steve was really surprised so he said to his brother Sam "We both have the same job and make the same salary so where did you get that much money?"

Sam shared his story of the commitment he and Sarah made when they got married, to save and invest \$5 per day. Steve looked confused. "How can \$5 a day be worth \$10,924?" "Well, it's the result of our commitment to saving and the impact of time and compound interest," said Sam.

(The story will continue in the next Plumblin.)



Young Adults join us for 805Live on Wednesday nights! 805Live is a time of singing, building spiritual disciples and prayer. We all need the chance to discover and explore intentional ways of keeping God front and center in our lives. This mid-week break helps make that happen.

Prayer

By Karen Koehn

Sight Unseen

I had recently been reading Matthew 7:7-8, "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For every one who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened." I looked at it and thought, "That's not true. Many people ask for things they don't receive," so I brought my thoughts and my struggle to God. I began to look more closely at the context and that helped me somewhat to see it in the context of a child asking from a father who cares about him or her.

Soon after that, I came to the same teaching—this time in Luke 11:10, and still my response was a bit skeptical, and again I came with my questions to the Father. But this time as I considered the teaching of asking and receiving, two small words came unexpectedly to my mind: "sight unseen." And I thought about that. Hebrews 11 says that faith is the substance of things hoped for, the evidence of things not seen. In my response to the teaching on asking/receiving, I assumed His answer would be something that is seen. I have seen some very every day answers and some remarkable answers to prayer. I have seen keys found, and cancers healed. I've also prayed for people or situations nearby or around the world without seeing or knowing what God did in response to my prayers, though I knew His presence in my praying. In processing what Jesus said about asking/receiving, I came to understand that Jesus was not just talking about the seen world or seen answers to prayer, but also those that are accepted with faith and trust in His unseen responses.

I thought also of James who writes about asking and not receiving, when our motivation is self-centered, or Paul who writes about asking God for something to which God's response was to clearly tell him "No;" but He explained that it was in order for Paul to learn that God's work is done through his weakness with all the grace he needed along the way. Paul did receive an answer, though not the one He wanted. Hebrews also talks to us about the heroes of faith, saying, "These were all commended for their faith, yet none of them received what had been promised, since God had planned something better for us so that only together with us would they be made perfect." (Hebrews 11:39-40) "Ask and it will be given to you." That's what God said. Do I believe that He means what He says? Does His answer need to conform to my expectation of His answer? Do I need to see what He does in response to my prayer in order to believe He is at work?

As Father and I processed through my skepticism, I came to realize that I could trust Him to do what He says He will do; to respond ...to be at work in response to prayer. Even when it is sight unseen.

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Wilmore Free Methodist Church

Vision Statement

A Community that Reflects
Jesus's Vision and Values

Mission Statement

Wilmore Free Methodist Church
will faithfully offer
members and neighbors
the Word of God,
the love of the Father,
the grace of Jesus,
and the power of the Holy Spirit.
We will be Christ's presence
in our world.



The Plumbline

Newsletter of the Wilmore Free Methodist Church

October/November 2025



Young Adult Retreat @ Eagle Ridge Retreat Center October 17-19, 2025

\$30 per person includes all meals and lodging

Activities include: Worship, Fellowship, Games, Crafts and Opportunities for Relaxation and Reflection

Contact Ruth Gouge for more information



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