



# The Plumbline

Newsletter of the Wilmore Free Methodist Church

December/January 2025-26



## A Few Economic And Spiritual Realities In Light Of The New York City Mayoral Election

*By Pastor Daryl*

The election of Mr. Mamdani as the mayor of New York City reveals a big change in the way at least many people in New York are thinking about governance, economics and responsibility. I get that New York is an expensive place to live and that has caused difficulty for some who want to, or need to, live there...and those people want change, which has resulted in this election. Unfortunately, the change Mr. Mamdani seems intent on bringing will make things worse and not better, which nearly always happens when people depend on the government to solve their problems.

This election should shake us, not just economically, but spiritually. The Scriptural ethos of personal responsibility is being quietly replaced by the belief that our survival depends on the state. The fact is, in any increasingly corrupt society, people tend to expect other people to solve their problems for them, which is actually how many politicians win elections in our nation these days – by promising to give voters something they want for free. In Mr. Mamdani's case, the promises include free bussing, free daycare, artificially low-priced groceries, government controlled (low-priced) rent, nearly doubling the minimum wage, and a few other, similar things.

To the Christian ethos, these sorts of ideas sound good on the surface because they sound helpful, especially for the poor. But history and economic reality prove that just the opposite is true.

What well-meaning people tend to forget is, as the old saying goes, "there is no free lunch." If someone gives you a sandwich, you can bet that someone else, somewhere, had to pay for that sandwich. Bread, meat and cheese don't just appear out of thin air.

The same is true for bus rides, daycare and rent payments. A city bus costs several hundred thousand dollars to purchase and maintain. A bus driver needs to be paid for his or her time. Whatever fuels the bus engine – diesel or propane or whatever – costs money to extract, refine, ship and dispense. There is no such thing as a free bus ride.

So who pays for free bussing? Mamdani says that government will, and many people are happy to hear that and are content to let government do it. The problem there is the lack of understanding as to how government and economic reality intersect.

The fact is, no government – city, state or federal – actually creates wealth. Governments don't make money.<sup>1</sup> Governments don't have their own money. Governments actually cost, or spend, money, which means that any free "thing" that comes from a governmental entity is paid for by someone else – an individual or corporation who actually works, operates a service or business, and creates a profit. All a government can do is take wealth from someone who creates it and give it to others in the form of "free" products.

Socialism is a philosophy of doing just that on a large scale – taking money...and by force. (If you question that, try not paying your taxes or not doing anything else a government tells you to do and see what happens)<sup>2</sup> from those who earn / create it and giving it to others. By definition, socialism is the government control of the means of production. It is the government telling the actual owners of apartment houses—those who bought, improved, manage, repair and maintain their property—how much they can and can't charge other people to rent their own property. Socialism is the government telling grocers—who own their stores and invest their own money to buy their supplies and wares—how much they can and can't charge for milk and bread, etc.

The only difference between conventional socialism and what's being presented these days as "democratic socialism" is how you get to the very same result of government control. Conventional socialism has usually come through revolution – declared from the top down. So-called democratic socialism comes from the bottom up - from uninformed voters who don't understand history, voting it in. That's what's happened in New York City. Either way though, the result is the same: government controlling the means of production.

Of course, that is not sustainable. No grocer who needs to get \$2.50 a gallon for milk just so he can cover his costs can sell it for \$1.50 a gallon simply because the government tells him to. Well, maybe he will, but then he'll raise prices on everything else and lower his own pay and that of his employees. He'll likely even fire some of his employees...all to pay for the government's demands. So some of those people who were going to buy the \$1.50 milk now can't buy any milk, because they've lost their job.

In the same way, no landlord, who needs \$1,000 a month for an apartment to cover her own costs, can stay in business if they rent that apartment to someone for \$500 a month just because the government says they have to.

So the actual wealth creators—the individuals and companies who are the landlords and grocers—wind up leaving or closing, which then opens the door for the government itself (remember—which does not create wealth) to take over those endeavors, which is where communism comes from. Communism is the government ownership (and, implicitly, the control) of the means of production.

Of course, history shows us clearly that socialism and communism, as government-run economic and political models, have failed miserably everywhere they've been tried—those at the very top get very wealthy, and everyone else suffers terribly. But the sinful human drive to get something for free—to believe that someone else should pay our way for us—keeps bad ideas coming back and keeps people looking to government to solve their problems simply because government claims that it can. Well, it can't. Good policies and models can help, certainly,<sup>3</sup> but bad policies and models only make things worse. Remember this the next time someone in government tells you, "If you'll vote for me, I'll give you \_\_\_\_." Someone, maybe your own children or grandchildren, will, sooner or later, pay for your free thing. And then remember, too, that it is the Lord, and not the state, who will care for us.

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1. Governments do print actual dollars, but when they do, since those paper dollars are not worth anything intrinsically, the printing of money actually diminishes overall wealth. In a nutshell, that is inflation: the increasing, or "inflating," of the number of dollars out there, which decreases the value of the existing dollars.

2. It's very important to note that government demanded taxation / financial extraction is completely different than individually initiated giving, the latter being an entirely Biblical way to help those who truly cannot work and provide for themselves. Just as those able-bodied persons who refuse to work should not eat, so should Christians be known for their willingness to give and help the truly needy. In fact, if Christ-followers would simply take the initiative and give as we're called to give, many of these sorts of governmental economic problems would be solved.

3. "Good" (and Scriptural) policies include those that encourage freedom, corporate mindedness, self-responsibility, individual giving to the real needs of others, modest lifestyles, hard work, lack of debt, responsible saving, conservation of resources, self-sacrifice, separating needs from wants, global worldview, etc.

## “Getting to Know You” Patty & Gary Elliott

*By Sue Adkins*

Gary and Patty Elliott met on a blind date set up by a friend. They dated from July 4th weekend until Labor Day weekend of 1969, when Gary proposed! Patty recalls that she was attracted to Gary's kindness and thoughtfulness, while Gary was impressed that Patty helped him wash his car on their second date! They married on October 17th and have now been wed for 56 years!

They had been married for less than a year when Gary received his draft notice during the Vietnam war. Instead of being drafted, he chose to enlist in the US army. While many were being sent into Vietnam, Gary was stationed in Darmstadt, Germany where Patty was able to join him for a year. Gary came home from Germany and continued his employment with the Singer sewing machine company for whom he had worked during college. He worked in Cincinnati and Indianapolis, after which he got his own store to manage in Bellefontaine, OH. Their daughter Angie was born in 1974.

Gary's dad, desiring to have his son and family living closer, encouraged Gary to move from Bellefontaine to purchase a farm store in Zanesville, Ohio, which Gary and Patty owned for 5 years. During this time, they had their son Curtis, now 49.

Gary and Patty both grew up going to church, but after they married and moved with the military they quit attending regularly. Patty was 28 and Gary 30 when they both realized through the witness of others that they needed a personal relationship with Jesus. After their salvation, they attended the Free Methodist church where they were discipled by their pastor and mentored by a host of friends. In 1980 Gary felt a call to ministry, so they left Zanesville and moved to Jackson, MS where Gary attended Wesley Biblical Seminary for

4 years. There they met The Salvation Army and joined the ranks. They embraced the mission statement of the Salvation Army: “an international movement, an evangelical part of the universal Christian church.” Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination.



After Gary graduated, they headed to the Salvation Army's training college in Atlanta for a two-year program. They were both commissioned as Salvation Army Officers in 1986. They served for 9 yrs in Texas, 6 yrs back at the Training college in Atlanta, 5 years in St Petersburg, FL, 3 yrs in Louisville at the Divisional Headquarters, another 3 years in Johnson City, TN and then finished their last 3 years in Atlanta at The Salvation Army's Territorial Headquarters.

After retirement, they settled in Calhoun, GA and attended a Wesleyan Methodist church for 10 years before moving to Wilmore with Angie in 2024 to be closer to Curtis and his wife, Maggie and their 3 grandchildren, Wesley (21), a senior at Asbury, Nathan (19), a junior at Asbury and Maia (16), a junior at West Jessamine High School.

Gary is an accomplished woodworker, specializing in making hardwood furniture. He also enjoys photography, watching sports and both he and Patty like to travel. Patty likes reading, scrapbooking, and has recently joined a women's bible study group at WFMC.

Gary and Patty visited WFMC after moving because their faith journey had begun in the Free Methodist denomination years before. After visiting several other churches, they decided that the worship at WFMC met their desire.

We welcome you to Wilmore and to WFMC, Gary and Patty!

## Take Note

*By Rose Evans*

*Listed below are WPMC musical events you won't want to miss for the Christmas season.*

- **Sunday Evening, November 30th, 6:00p** – Our annual Hanging of the Greens service featuring Heaven's Harmony Children's Choir and including a variety of readings and congregational carols.
- **Sunday Morning, December 7th, 8:30 & 11:00a**— The adult Christmas Choir and Blessings Handbell Choir present a variety of anthems for the season. Please join us for this annual "Musical Celebration of Christmas" as we celebrate the joy of Christmas in song, led by these choirs.
- **Sunday Evening, December 14th, 6:00p** - All-church Christmas caroling will take place, where we'll be caroling to neighborhoods within the Nicholasville and Wilmore areas. Come ready to sing and ready for good fellowship, food, and fun!

*Special thanks to all our ensemble participants this fall—we are so grateful for the sacrifice of your time and talents.  
Special thanks as well to our music leaders, who also give of their time and talents and so much more to lead our musical groups. We appreciate you!*

**\*\*Reminder that rehearsals will resume for the new year on Sunday January 11th, Tuesday January 13th , and Wednesday January 14th.\*\***



## Tech Talk

*By Dan Dotterweich*

### I Need Help!

A few years ago, I received an email from a member of our church who was in the habit of traveling around the world to speak for the Lord. The message said that he was in Africa and had lost his wallet and did not have access to his resources to be able to get home. He asked if I would send him some money to help him out.

I called his phone number, only to learn that he was at home and his email had been hacked. Not only that, but after the hacker sent out the pleas for help to his entire address book, the address book was then deleted so he could not contact people to let them know he had been hacked. The point is, if you ever get a message (text, email or phone call) from someone you care about asking for money, contact them directly (rather than through any link or method mentioned in the message) and ask for their confirmation. No matter how reasonable the request seems, check it out before sending money.

# Prayer

*By Karen Koehn*

## Prayer as a Pathway of Deeper Discipleship

After many years away, we moved back to Wilmore carrying both deep hopes and serious health challenges. We soon discovered what a praying community can mean. Old and new friends alike lifted us before the Lord, and through their prayers we experienced His sustaining grace. We can truly say, “Love lifted us!” Since returning, our family has grown — six grandchildren in seven years. With that joy came moments of great concern. One of our grandchildren faced a serious special need that threatened her long-term wellbeing. When that happened, we turned again to prayer — and so did many of you. A wave of intercession arose from many, and God’s faithful answers came in three remarkable ways.

**1. God Heals Through Prayer and Perseverance.** After four years of prayer and therapy, our granddaughter’s condition greatly improved. Some therapy remains, but the progress now fills us with gratitude. We thank God for every person who prayed, for skilled therapists, for our church family, and for Jesus, our Healer. Glory to God!

**2. God Builds Relationships Through Shared Prayer.** For more than four years now, at 8:30 every morning, my phone rings. It’s our granddaughter and her two brothers. Together we pray — prayers of thanksgiving, praise, and petition for friends, family, and those they know who need Jesus’ love. Praying over the phone, we walk and talk with Jesus together. Glory to God!

**3. God Speaks Through Simple Faith.** One day at preschool pickup, our granddaughter recited a prayer she had learned: “Good morning, God. This is Your day. I am Your child. Show me Your way.” I loved it so much that I asked her to repeat it again and again until bedtime. Over time, I began to reflect on those words — each phrase a doorway into deeper truth: greeting God with joy, recognizing His ownership of the day, affirming our identity as His children, and seeking His guidance. That simple, childlike prayer became a daily rhythm for me — a way the Holy Spirit leads me into deeper intimacy with God. It reminds me of Jesus’ words in Matthew 19:13–15 when He welcomed the children and declared that “the kingdom of heaven belongs to such as these.”

## When Simple Prayer Becomes Deep Discipleship

Young children’s prayers often reveal the essence of discipleship: honesty, dependence, and delight in God’s presence. In a world full of complexity, perhaps the Spirit is inviting us back to that simplicity — to pray like children again. Wherever you find yourself — surrounded by family, living alone, waiting for healing, or praying from afar — you can still begin each day as a child of God. A whispered, honest prayer can open the door to deep discipleship.

Perhaps your grandchildren live far away, or your family is separated by distance, divorce, or circumstance. You may still pray for them — or even with them — through a text, a call, or a quiet moment with God. Prayer bridges what distance divides. Maybe you’re a young adult, single or newly married and wondering how to follow Jesus faithfully. A short, simple prayer can anchor you each morning before the day’s decisions begin. Perhaps you’re in a season of grief, waiting, or recovery. Even when God’s answers aren’t yet visible, the act of praying keeps your heart open to His sustaining love.

## An Invitation

This week, try praying our granddaughter’s prayer each morning — aloud, as a family, with a friend, or alone before God: **Good morning, God. This is Your day. I am Your child. Show me Your way.** Pause after each line. Let the Spirit remind you what it means to belong, to trust and to listen. Together, as one church family — young and old, near and far — may we discover again that **simple prayers can become a pathway into deeper discipleship. Glory to God!**

# Birthdays / Anniversaries

## December Birthdays and Anniversaries

- 1 David Diddle, *TR & Marcia Miller*
- 3 Andy Bowen, Ronald Dobie, Noel Taylor
- 4 Pam Hiatt
- 5 Lorrie Liversedge, Carol McGlothlin,  
Peggy Welch, *Eduardo & Cindi Angelo*
- 6 Rose Branan, Bernie Cobb, Kate Madill,  
Amada Taimla
- 7 Emilia Adams
- 8 Don Butterworth
- 9 Dennis Adams, Wally Cook, Paul Diddle,  
John Swaim
- 10 Johnson Cannon, Juliana Gomez
- 11 Jon Steury, Bennett Weinberger
- 12 *Larry & Lynn Piatt*
- 13 Juanice Battin, *Johnson & Amy Cannon*
- 14 Barb Crouse, Harold Schmul
- 15 Lynne Neyman, Todd Padgett, *Mark Van Horn,*  
*Tony & Adina Headley, Cazavion & Sarah Joiner*
- 16 John Ireland
- 17 *Brian & RoseMary Nowitzki*
- 19 Linda Jacobson, Gary Martin
- 20 Joe Dongell, Dwight Winter, *Ted & Jackie Moon*
- 21 Barbara Barker, Roy Lauter
- 22 Ava Hall
- 23 Doug Adkins, Ken Thompson
- 24 Donna Bruner
- 25 Aaron Hall
- 26 Carol Coulliette, Jill Land, Seth Langford,  
Jenny Madill, Cindy Reasoner
- 27 Bea VanValin, Gary Weinberger
- 28 Youngzion O'Neal, Freya Sims,  
*Kevin & Carolyn Hale, Ed & Sarah Kusche,*  
*Jonathan & Irene Raymond*
- 29 Owen Adams, Daniel Jacobson
- 30 Sue Lauter

## January Birthdays and Anniversaries

- 1 *Vic & Cindy Reasoner*
- 4 Don Schreiner
- 5 Curtis Allen, Marcia Burgess, Nancy Coffee,  
Briana Kidwell, Danielle Raymond,  
Mike Reynen
- 6 Teresa Cassidy
- 7 Sara Grace Bailey, Dick Hall, Krista Padgett
- 8 Royce Bourne
- 9 Kaye Payne
- 10 Sandy Miller, Ken Proctor III
- 11 Bob Peterson
- 14 Ted Moon
- 15 *Arvid & Judy Metcalf*
- 17 Kevin Hale
- 18 Coleman Shafer
- 19 Allen Holmes
- 23 Jonah Evans, Beth Williamson
- 24 Breanna Bowers, Eleanor Dobie, Paul Langford,  
Marilyn Van Horn
- 25 Bob Barnard
- 26 Susie Branan
- 27 Susie Bourne, Yvonne Brendley, Ron Johns,  
Ralph Kester
- 29 Alma Cornett
- 30 *Gary & Mary Ellen Martin*
- 31 Sue Hamann, Pat Tillson

Is your birthday or anniversary not listed?  
We'd love to include it!  
Please send it to [office@wfmc.net](mailto:office@wfmc.net).



# Library News

*By Bonnie Koteskey*

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

- ◆ *Have You Seen Christmas?*
- ◆ *My Book of Christmas Stories*
- ◆ *Bug Soup*
- ◆ *The First Christmas Ever*

## **Adult Books: (Loan Period: 3 Weeks)**

- ◆ *God's Love a Consuming Fire* by Dean Cook
- ◆ *A Grateful Harvest* by Kristiana Gregory
- ◆ *Winter Tidings* by Kristiana Gregory
- ◆ *The Masterpiece* by Francine Rivers
- ◆ *Friends Through Thick and Thin* by Gloria Gather
- ◆ *Bridge to Heaven* by Francine Rivers



## **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.

# Bible Quizzing

*By Brittany Wagler*

Our October and November quiz meets were very successful and we brought home many trophies and medals. However, there is far greater meaning to this "sport" than shiny, material trophies that will end up getting recycled over time. Each teen who memorizes their quotes and answers questions is receiving an eternal reward that will last forever. God can (and will) use the verses they learn to keep transforming their lives, even into their adult lives. There is power in learning Scripture and hiding it in our hearts. I can still remember many of the verses I memorized over the six years I quizzed. The Lord continues to bring those verses into the forefront of my mind when I need them. It is truly a blessing to be able to sit back and watch the quizzers rattle off many verses at a time in 20 seconds, then see them applying the biblical truths to their lives.

We would like to thank each person who is praying for a quizzer, coach, and the ministry this year. As a coaching staff, we would not be able to serve these teens without the prayer support of our church family. So thank you!

If you are in 5th-11th grade and have always wanted to know what quizzing is, there is a short term opportunity for you coming up in January! This is an 8 week commitment to learn what quizzing is, learn a portion of the material, and travel with the team to a quiz meet in March. If you or someone you know is interested in joining us for Newcomers, we have an informational meeting on January 18th at 4:45 pm. Watch for more details as we get closer.



# Youth Ministry

By Pastor Caitlin

## From the Youth Pastor's Desk:



The section that Pastor Daryl usually writes is entitled “from the Pastor’s desk”. Pastor Daryl seems to have much more patience to stay at his desk than I do. But that is the beauty of my job. I can make a “desk” almost anywhere. Sometimes my office desk is where I work, but I also migrate to the bean bag chair or laying on the floor of my office. My desk can also become a coffee shop table, my front lawn, my kitchen table, my couch, working on my phone while holding a sleeping toddler, you get the point. I don’t stay in one place for long, and I love being around other people.

One of my favorite “desks” that I have come upon recently is a spot at the table of the *Common Threads* prayer shawl ministry. September 2024 when the ministry started back up after the summer, I popped downstairs to see who all was in the group. (You’re shocked I left my lonely office to find some people aren’t you?) When I arrived I was met with a warm welcome, and something I wasn’t expecting. The crew asked me to join them and I was promptly given a hook and a ball of yarn and taught how to crochet.

It took me a little bit, but I caught the hang of it. I continued to go to the group as I had the time and was continually joyed to be in a group of people who pray earnestly for each other and for the people who receive the prayer shawls. A group who laugh together, who support one another, and who mourn together. Sometimes if it was not a busy week I would head down from my office and work on a blanket and sometimes I would take my computer and work on it while enjoying the company. A few weeks ago the Lord spoke to me through a crochet frustration that I am sure anyone who has worked with yarn before has endured. A tangled and knotted mess.

I had fussed with it for days. I cut what I thought was the entirety of the problem out, but soon enough it was knotted and wound again. I thought I could muscle the yarn back into compliance. My tugs only seemed to make things worse. I tried being patient with it, but still ended up frustrated.

When I went to *Common Threads* next, I plopped down in my seat and shared my problem with my friends. Faith was sitting next to me and she took the tangled mess and very patiently started to unwind it. She told me to keep crocheting and she would keep working on the knot. I felt so badly that she was spending so much time working on my mess. After all it was my fault it was like that and she had her own blanket to work on. Faith encouraged me that she was happy to do it and eventually she had all the knots out and the yarn rolled back up into a neat and tidy ball.

This whole yarn situation made me think about faith. Not just the Faith who was helping me, but my faith in the Lord. Our lives can easily become what feels like a tangled mess. Sometimes it is our fault because we didn’t treat our lives with the care and respect that God wants from us. And sometimes life gets tangled all on its own. When this happens do we try and fix everything ourselves? Cutting pieces out and desperately pulling at the knots only to make things worse. So often we take things into our own hands. We strong arm situations. We lack patience and try to solve problems or even manipulate people to achieve our desired outcome. We feel ashamed to ask for help.

Yet God is thrilled when we bring Him our tangled mess for He is truly the best one to get everything wound back up in a neat ball. And when it gets messed up again, He is ready and able.

What tangled ball of yarn are you wrestling with today? Surrender it to the Lord and see how lovingly He undoes the mess, one knot at a time.

-From the Youth Pastor’s desk (which today was my dining table with a toddler on my lap)

# Reduce Uncertainty

*By Kimberly Ostriske*

*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 that 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 they will be taken advantage of multiplies 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 regarding 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/>

# Friendship International

*By Janet Adams*

Friendship International is an organization designed to welcome women from many countries and help them adjust to the American way of life. We average over ninety international women from thirty-two countries along with many ladies who join classes online. FI relies on many Christian volunteers who lead classes, help with childcare, provide refreshments, and supervise technology needs. We are always looking for more helpers.

Friendship International meets on Friday mornings at Ashland Avenue Baptist Church in Lexington. At 9:30 a.m., the women have a time of coffee, pastries, and sharing. That is followed by a program relevant to life in and around Lexington. For example, guest speakers provide information about voting, Olympics, various American holidays, and the Christmas and Easter stories, to name a few. After the group program, internationals attend smaller classes taught by volunteers like choir, foreign languages, knitting, and line dancing. You are invited to join in building genuine friendships with internationals that point them to the love of Christ.

For more information, email Janet Adams at [janetadams033@gmail.com](mailto:janetadams033@gmail.com).

# The Money Minute *By John Swain & Larry Winkelman*

## The stewardship of \$5 a day (Part 2)

Dinner was ready so the conversation ended, and they celebrated their anniversaries together. Later that week, Steve and Sally received their Mastercard statement. As usual, they paid the amount they had charged that month less, about \$152. However, for the first time Steve realized that they owed \$14,793 to Mastercard. How had it grown so large? And why if they had overspent by \$5 a day was not the amount owed to Mastercard the same as the \$10,924 value Sam and Sarah had saved.

The identical dinner and conversation occurred again on their fifteenth anniversary. Steve asked Sam again about their investments, and Sam reported their \$5 a day investment had grown to \$48,424. Later that week, Steve and Sally received their Mastercard, Visa, Lowe’s, and Sam’s Club statements. When Steve added the four statements together, they owed a total of \$140,625. Steve was shocked it had grown that much.

Steve and Sally decided they had better meet with Fred, Sam and Sarah’s financial advisor. They shared their credit card statements with Fred and explained how they had been overspending by \$5 a day for fifteen years. Fred looked it over and said, “let’s meet again next week.”

When they met, Fred explained that they needed to understand the impact of compound interest. Both couples’ principal amounts were identical, \$5 a day. However, Sam and Sarah were saving and earning interest (7%) while Steve and Sally were spending and paying high credit card interest (18%). Since they both started when they were married and planned to continue until retirement (45 years) their time periods were identical. With that explanation, Fred handed them a chart that showed results if both couples continue with the identical financial pattern until retirement.

Couple	Interest	Year 5	Year 15	Year 30	Year 45
Sam & Sarah	Earn 7%	\$10,924	\$48,424	\$186,790	\$582,150
Steve & Sally	Pay 18%	<\$14,793>	<\$140,625>	<\$2,231,690>	<\$33,325,482>

Steve and Sally were shocked. How could overspending by \$5 a day grow to over \$33 million at retirement? Fred shared the rule of 72, a simple formula (72 divided by the interest rate) to estimate how long it takes for an investment or debt to double. For Sam and Sarah, their investment value will double about every 10 years (72/7 = 10.3). For Steve and Sally, their debt value will double every 4 years (72/18 = 4). The principal amount is the same (\$5 a day), the time is the same (45 years), but the interest rates are very different.

After 15 years, Sam and Sarah have built savings of \$48,424. On the other hand, Steve and Sally have dug a hole with a debt of \$140,625. If they commit to following Fred’s advise, requiring a radical change in the stewardship of their finances, they can pay down their debt. However, they will never catch up with Sam and Sarah by retirement. The story will conclude in the next Plumline.

### Hot Chocolate Outreach

At the Wilmore Old Fashion Christmas on December 7th, teams from WFMC will warm spirits and bodies by handing out hot chocolate and sharing the love of Jesus. Contact the church office to sign up for one hour time slots from 5:30pm to 8:30pm. This is a very fun and much appreciated outreach into our community.



# Secular to Sacred *By Glen Ellwood*

WILMORE  
FREE METHODIST CHURCH

## Sacred Suggestions from Secular Soundbites

Every October I attend the International Meetings Exchange (IMEX) where I, along with 20,000 people meet with 5,000 exhibitors over a three-day period. As part of the conference, I attend some educational sessions as well. In these sessions I take the information and apply lessons to my everyday work life, but I also try to find some spiritual application.

At a session titled, "From Event Execution to Strategic Leadership: Mastering Data-Driven Communication", a few of the quotes, or soundbites, as I call them, made me think of what it looks like when these are applied to my spiritual life as well as my work life. "The successful execution of the event is not the measure of success, but the outcomes of the event are."

I want the events I manage to be successfully executed but what results or outcomes will there be because of the event? It is the same way with our spiritual lives. All that we do we should do with excellence to the Lord but why we do them is as important to ask ourselves. When we hand out water at the Fourth of July event, or hot chocolate at An Old-Fashioned Christmas, or glowsticks at Halloween, do we check the box and say we did it for another year and did it well? Or do we ask what impact it is having on our community?

Another soundbite from the session was: "Becoming a trusted advisor includes credibility, reliability and the absence of self-orientation." When I plan and manage conferences I do it with integrity and reliability so that my fellow staff and conference attendees know they are getting the very best from me. And so it is with our ministry in and to the community. Are we trusted conveyors of the gospel? Are we other-centered in the how, and where, and when we minister?

And yet another: "If you want to avoid being perceived as self-oriented, you need to carefully determine what is important to others, while understanding the complex systems in which they are embedded." This is a big one! There are lots of activities and programs we as a church offer to our community and do well. When we determine what we are going to do, are we considering the needs of our community as first and foremost?

A last one to share is: "We must experience some internal conflict before being motivated to make changes." In conversation with some of my co-workers during a recent conference the topic of death and dying came up. Strange, I know! One of my co-workers mentioned how terrified they were of dying and that they were not at all ready for it to happen. I offered that I was not afraid and was ready. The response came back that maybe I would rub off on them one day. This person was experiencing some internal conflict that could motivate a change within. Are we listening and ready to offer a better way? My prayer is that I will take these soundbites and use them to motivate me to be a better example of how to share the miracle of the life changing power that Jesus has shown me to those I encounter in all settings, even the most secular.

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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

December/January 2025-26

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- 5:00 and 6:30p      Worship with Word, candlelight, scripture, children's time and carols. Nursery / child care is provided through age 48 months.
- 6:00p                Children's Nativity (foyer)
- 11:00p              Worship with Holy Communion, candlelight and carols. No nursery care provided.