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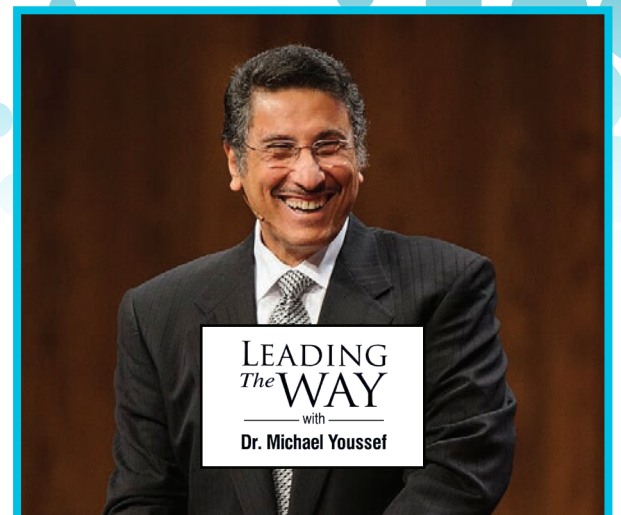
MINISTRY & BUSINESS DIRECTORY



2026

Fall Edition

Oct–Nov–Dec





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Money Verse of the Week

For more information on a biblical perspective on money – visit www.guidesforyourmoney.com.

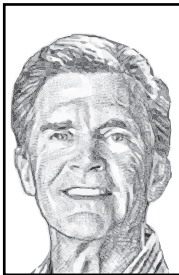
Money Verse of the Week is heard daily on PURE Radio at 7:55 AM and 5:55 PM.



BOB RUSSELL

Heard weekdays at 7:30am and 5:30pm

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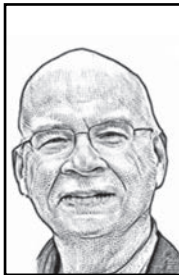
**Chip
Ingram**



**Pastor Rick
Warren**



**Dr. Andrew
Farley**



**Tim
Keller**



**Tony
Evans**



**David
Jeremiah**



**Michael
Youssef**



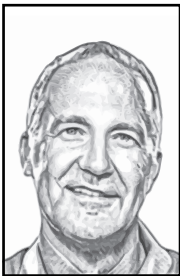
**Mike
Novotny**



**June
Hunt**



**Bob
Russell**



**Dave
Stone**



**Ruth
Schenk**



**Mike
Becht**



**Kurt
Sauder**



**Joyce
Oglesby**



**Dr. Albert
Mohler**





PURE Radio Louisville Weekday Program Schedule

12:00 a.m.	Hope in the Night
12:30 a.m.	Hope in the Night
1:00 a.m.	Living on the Edge
1:30 a.m.	The Urban Alternative
2:00 a.m.	Love Worth Finding
2:30 a.m.	Turning Point
3:00 a.m.	Time of Grace
3:30 a.m.	Daily Hope
4:00 a.m.	The Grace Message
4:30 a.m.	Living on the Edge
5:00 a.m.	Eastern Gate Baptist
5:30 a.m.	Time of Grace
6:00 a.m.	The Urban Alternative
6:30 a.m.	Daily Hope
7:00 a.m.	Living on the Edge
7:30 a.m.	Bob Russell Sermons
8:00 a.m.	Turning Point
8:30 a.m.	The Urban Alternative
9:00 a.m.	Eastern Gate Baptist
9:30 a.m.	Time of Grace
10:00 a.m.	Gospel in Life
10:30 a.m.	Daily Hope
11:00 a.m.	The Urban Alternative
11:30 a.m.	Living on the Edge

12:00 p.m.	The Briefing – Mohler
12:30 p.m.	Time of Grace
1:00 p.m.	Faith and Finance
1:30 p.m.	Gospel in Life
2:00 p.m.	Time of Grace
2:30 p.m.	Daily Hope
3:00 p.m.	Leading the Way
3:30 p.m.	Just Ask Joyce
4:00 p.m.	Eastern Gate Baptist
4:30 p.m.	Turning Point
5:00 p.m.	Dave Stone Sermons
5:30 p.m.	Bob Russell Sermons
6:00 p.m.	Living on the Edge
6:30 p.m.	The Urban Alternative
7:00 p.m.	Daily Hope
7:30 p.m.	Gospel in Life
8:00 p.m.	Grace Message – Live
8:30 p.m.	Powerwalk / The Word Diet
9:00 p.m.	Solid Steps
9:30 p.m.	Solid Steps
10:00 p.m.	Living on the Edge
10:30 p.m.	Turning Point
11:00 p.m.	New Life Live – Replay
11:30 p.m.	New Life Live – Replay

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Inside Business

The L&N Federal Credit Union

L & N Federal Credit Union, better known as L & N, has a long history in the state of Kentucky. It began in a train car on Southern Parkway in Louisville 71 years ago to help railroad workers with their financial needs and has grown steadily since then.

“Yes,” says Megan Edwards, Vice President of Business Development for L&N Federal Credit Union, “we started 71 years ago as the financial institution for the L & N (Louisville & National) railroad workers. We have grown a lot in 71 years and now we have almost 120,000 customers. Everyone wants a very stable financial institution, and we continue to grow year after year.”

“The Fern Creek location on Bardstown Road just opened in August 2025 and that is our 25th branch, so we now have seventeen in Louisville and Southern Indiana. L & N is the largest credit union in the greater Louisville area.”

“We have great products, great services and incredible people that work in all our branches. I think our members really enjoy the continuity of the relationships they have when they walk into the branches, but you need a place where you feel comfortable with your finances, and for a lot of people, L & N is that place for them.”

L&N’s growth into multiple locations also means its list of products and services has grown as well, and they have been recognized both locally and nationally. There are many kinds of programs and

solutions L & N Federal Credit Union offers its members for banking needs or mortgages.

“L & N Federal Credit Union was recently recognized for the 10th time in a row as one of the Best Places to Work in Kentucky and in 2025 was named to the Forbes List of Best Credit Unions in America!” shares Megan. “I think *(these types of honors)* just goes back to confidence. Our customers can feel that we care about them, and we believe that, day in and day out.”

“We offer everything from a child’s savings account to retirement accounts and everything in between. Free checking, free savings; we have incredible mortgage products, home equity lines of credit, business banking, commercial lending – just anything you might need.” Megan shares. “We have traditional fixed mortgages, but the primary mortgage products we have, the most used for us, are adjustable-rate mortgages, or ARM, products. Since we hold those in-house; we can do special things on them, like 100% financing with no PMI (private mortgage insurance). Normally, if you don’t put 20% down, PMI is an extra fee that you have to pay every month. We don’t have that because the way credit unions operate, we want to save our members as much as we can. So, with our ARM products you can finance 100% with no PMI and the lowest rate we have right now is 5.75%, which is strong.”

Buying a home is a big step for most people and L & N Federal Credit Union guides

members through the homebuying process, and L & N is different when it comes to the rates and the products they offer.

“We have a Loan Officer in every single branch,” says Megan. “They do not work on commission. They are there every hour that the branch is open, Monday through Saturday, and they are there to be a resource. They want the best thing for your family and your finances and they’re not just going to try to push you into a home that you can’t afford. L & N can offer very competitive rates because of our not for profit status.”

There are many advantages for businesses at L & N Federal Credit Union as well.

“We also have strong deposit rates, so we have a lot of businesses with money market accounts and CDs with us. We also have great lending for businesses, and can lend on the commercial side up to \$38 million per entity.”

Some people may be a bit confused about whether they are eligible to become a member of L & N Federal Credit Union. “At L & N, it’s open to anyone, so anyone can open an account or apply for a mortgage. Customers of credit unions are called members and a membership entails at least \$5 in a savings account. Some members have all of their accounts with us and have \$5 and a mortgage.”

To find out more about L & N Federal Credit Union visit: www.LNFCU.com.



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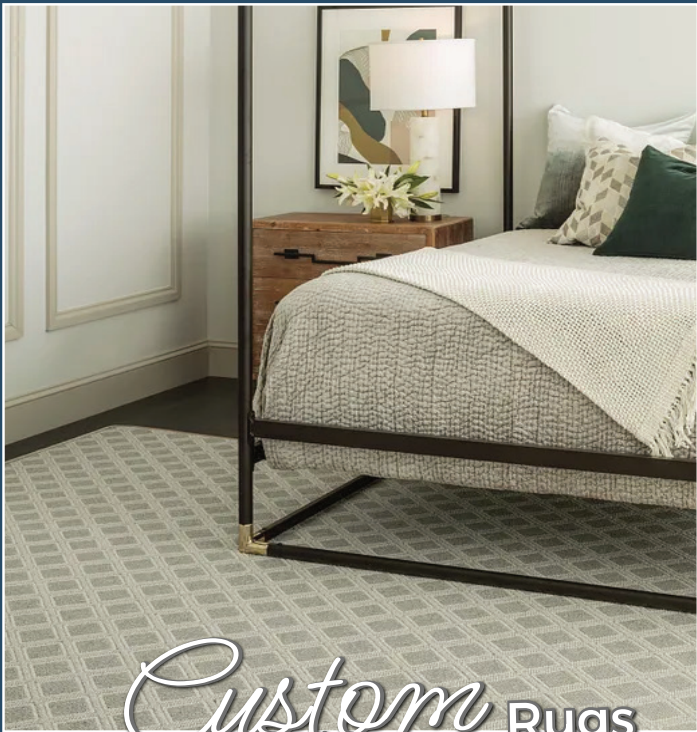
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Inside Business

Carpet Mart Offers Timeless Classic Styles, Modern Favorites in Flooring

Having peace of mind when you're looking to renovate or upgrade your home or office space is crucial when choosing where to purchase your materials and what type of flooring will work best for that space. Carpet Mart prides itself on showing its customers that they matter, that Carpet Mart cares, and that they are in the right hands when it comes to purchasing quality materials that are built to last.

"At Carpet Mart, you have a team of people that care for you as a person. They care for your family. We know that deciding on flooring is complicated, it's overwhelming, and it's expensive," said Bruce Jones, owner of Carpet Mart. "It's all those things, and we get it, because we get you. We're invested in you, and we're invested in the Louisville community, and we want you to have peace of mind in your decision."

Carpet Mart will guide you to find the right flooring to return beauty and love to your home.

There are many reasons people may want to purchase new flooring. One of those reasons may be pet-driven.

"If we look at it, over 67 percent of households have pets. That's a lot. And maybe your carpet looks bad or smells bad due to your furry friend. People tell us all the time, I'm not going to replace my floor until my pet moves to heaven. We get that, because that's just the way it is, but you don't want to wait. There are so many options that deliver on performance, even if you have a pet," said Jones.

Carpet Mart carries a product called Pet Perfect, which is a carpet, a luxury vinyl, and a laminate line, and they're designed to take what your pets throw at it—including the four Ps!

"That's what's covered on Shaw's Pet Perfect Floor, so it's okay to go ahead and do that now," he said.

Carpet Mart can help with pet-friendly flooring as well as new vinyl flooring to replace outdated or curling vinyl flooring.

"You move forward, and I think that's the kind of cool part. You can take these old vinyl, sheet vinyl floors and replace them with a new luxury vinyl, new laminate, new vinyl tiles. They're just gorgeous, and they make an amazing change to your home," said Jones.

Choosing which flooring will fit best in your home can come with challenges. Carpet Mart offers samples you can take home as well as RoomVo Kiosk. This is a 45-inch screen that allows pictures of your home to be put onto the screen with flooring changed via technology, so you can see the variations and how they will display in your home.

"That's kind of the neat part of where technology has changed in today's world. We can literally slide it left and right, and you can see what the old was and what the new one is," he said. "It's just amazing. It's something you guys can do on your phone, we can do on an iPad, but seeing it on the big screen is cool, and it gives you a lot of peace of mind knowing, oh, I'm going to invest this money, and it's going to be beautiful."

Hardwood flooring is also available at Carpet Mart.

"...We're kind of in a trend here in Louisville. We have such value for our homes. We think it's a lot, but if we were to go to other states, there's stuff that's two times or three times as much, and we're having people come to the Louisville area to buy these homes. They might be in Colorado with a \$600,000 house. They get the same house here for \$300,000," said Jones. "And that's awesome, because now they can take that \$300,000, and they can upgrade it. So, it's kind of like watching one of the home makeover shows on HGTV."

Carpet Mart offers a variety of colors, patterns, and textures.

"It's almost endless. There are so many options if you want something more timeless looking. If you're looking for something more cutting edge, maybe some of these hickories would have a lot of variation to them. You have a narrow width, you have a wide width, long plank, short plank—I mean, it's neat," he said.

Everything Carpet Mart works with—specific to hardwood flooring—is in the 5-to-7-inch range. In Louisville, you often find the traditional two-and-a-quarter and three-and-a-quarter plank base hardwood. Carpet Mart is seeing a trend of people replacing with a bit wider plank.

"This just opens up the home, makes it feel larger to you, and that's really a neat thing we're seeing," he said.

To explore more options at Carpet Mart, stop at 9501 Shelbyville Road, at the corner of Hurstbourne Parkway. The store is open from 10 a.m. to 5 p.m. Monday through Friday and from 9 a.m. to 3 p.m. Saturday. Closed Sundays. For more information, visit mycarpetmart.com or call (502) 425-3022.

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Charlie Wilson's



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Inside Business

David Wilson, Charlie Wilson’s Appliances, TVs and Mattresses

David Wilson, who starts his day with prayer and his wife by his side, is the son of the late Charlie Wilson of Charlie Wilson’s Appliances, TVs and Mattresses.

Charlie, who opened the store in 1953, was known to be a snappy dresser.

“In fact, that’s one of the things that led him to get into sales because he thought salespeople always dressed nicely and drove nice cars,” said David. “He preferred that over being a cold truck driver down in Muhlenberg County.”

Charlie grew up in a family of three children. The house was small, and he slept on the floor. Charlie’s father was a miner who held several different jobs.

“He [David’s grandfather] was musically inclined. My grandfather was good at playing the piano by ear. Dad never had any of those inclinations. He just really had some incredible neighbors,” said David.

Charlie grew up with The Everly Brothers, an American rock and roll duo, who were a few years younger than Charlie. He attended school in a one room schoolhouse with Warren Oates, a prolific American character actor who starred in films, and he was in school when World War II began.

“He [Charlie] dropped out of school and went to the U.S. Navy. He returned after the war and basically was at a church service with his mom when the pastor asked him, ‘What are you going to do, Charles, now that you’re out of the Navy?’” said David.

Charlie planned to drive a coal truck.

The pastor, displeased with that idea, invited Charlie to meet him down on the square at Russellville. They went to Bowling Green State University. Someone in line told them Charlie had to have a graduation certificate from high school to attend the university. Charlie did not have that certificate as he dropped out of school in 10th grade to fight in World War II.

“And the pastor, you know, back then was the jury, the judge, and the whole bit. And he just interceded and said he dropped out of high school to go defend our country, you need to get him in here,” said David.

Charlie got in line and was accepted. He studied biology and graduated with two degrees.

He held a few positions after college, including selling into the yellow pages for a while and he worked at Armour Meats. He connected with someone who was interested in selling appliances.

“Appliances and electronics were just starting to come of age,” said David, who noted this would have been the late 1940s to early 1950s.

Charlie secured a storefront off Eastern Parkway, which lasted for a bit. He elevated and went to a place that was a little nicer in New Albany and then got to 6th and Market.

“That was sort of the beginning of better things happening,” he said.

Muhammad Ali’s father painted the front of that store.

“So, that was pretty cool. And Ali had been to the store several times, which was sort of cool, you know, to have him in there because people would think, ‘Wow, Champ!’ And he’d say, ‘You calling me a chump?’” joked David, as Ali would pretend, he was going to knock people out.

Capital was needed for Charlie to secure a storefront.

“It was sort of one of those, not necessarily a slight of hand, but it was sort of showing and selling what people saw, and he would try to hold people off to get it until he could replace that,” said David. “It was moving money as carefully as you could because times were tough.”

Business continued to grow from there.

“You’d sell one item. Somebody would say—Hey, I just got a washer. You need to go to Charlie Wilson’s. One thing led to another, and it just kept expanding,” said David.

The store moved its location after several years to 202 East Market in 1972, and eventually to Clarksville, Indiana at 1166 East Lewis and Clark in 2015.

“That has turned out to be sensational, especially with just the things that have happened in Louisville,” he said.

“You never know how God weaves things in and out but that was awesome. Dad and I were out in Phoenix for one of our buying group meetings. We were playing golf and we had, before that, been trying to get the Mitsubishi line and we could just never get it. They said, ‘No, we’ve got enough people carrying it and we don’t want anymore,’” he said. “We’re playing golf. We hear - fore - and this golf ball comes rattling in our golf cart. Nobody was hurt. The guy came up and said, ‘I’m sorry, I apologize, here’s my card if I can ever do anything for you.’ Well, he was a manager for Mitsubishi. And I said, ‘Yes, you can absolutely do something for us.’ And we ended up getting the Mitsubishi line, which was, again, fantastic.”

David, who was raised in faith, discussed how his Christian faith affects his business daily.

“Well, of course, obviously we would love to have, in certain respects, an entire Christian staff, but that’s not the norm. We do have prayer warriors, including

myself, that do pray for the business, pray for our customers, pray for our delivery personnel, and each household that’s represented at our business,” said David. “And of course being prayer and faith-based, it’s something we think really makes a huge difference in a lot of areas in business as far as your decisions and employing. So, we think it’s awesome to be aligned with God as much as possible.”

The appliance store obtained the space they needed to display appliances and mattresses and has since had success.

“We carry the best mattresses. People can lie on them and see how they feel. And if you haven’t gotten a new mattress—the new technology they have is amazing,” said David. “Everything we carry are things everybody uses—a washer, a dryer, TV, refrigerator, mattress, all that stuff.”

When purchasing a new appliance or mattress, Charlie Wilson’s is qualified to guide you.

“For most people, price is a biggie. And just like I’ve said, I love to deal with local, family-owned businesses, but I don’t want to be penalized on the price. We are a member of the nation’s largest buying group for appliances, TVs and mattresses,” he said.

Nationwide Marketing Group (NMG) is the nation’s largest buying group for independent retailers.

He continued, “We can be more than competitive on the price. And the other thing is selection.”

Many stores you enter can feel impersonable, but at Charlie Wilson’s you feel welcome.

“We have the philosophy everybody wants to feel like somebody. And they should because they are somebody. We like to have a relationship. We like to learn that somebody works at UPS or they’re a schoolteacher or they work at Ford or whatever it may be. And we like to make that connection, so we learn something, and the customer feels like they are being treated with respect,” he said.

This is a more enjoyable way of doing business.

Having been in business for more than 70 years, Charlie Wilson’s supports local sports teams and is involved in various church functions. Carrying a variety of brands, styles and colors to choose from, Charlie Wilson’s can accommodate what you’re looking for.

For more information, visit charliewilsons.com.



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Inside Business

Dan Hardt, Hardt Financial Group

In these days of rising costs and shrinking wallets, it's wise to remember the warning of American humorist Will Rogers: "Even if you're on the right track, you'll get run over if you just sit there."

Hardt Financial Group (HFG), an independent firm based in Louisville (4350 Brownsboro Rd., Suite 110) helps their clients sharpen their focus on what matters most to them, and strives to be a "financial guide" who helps them find the most efficient ways to reach their goals.

HFG comprises a team of financial experts who call themselves "guides for your journey" (the guides, for short). Their viewpoint is that financial planning is a relationship, not a road sign.

"It's not, 'Come talk to us and we'll point you in the right direction,'" Dan says. "Instead, you come talk with us, and there's a journey we'll take with you. In the planning we do, *whenever* you get to *wherever* you get, we're with you. Life changes, and sometimes that's a good thing, but sometimes it's not. Almost everything in our culture has some kind of financial implication. We help people navigate whatever is going on in their lives."

At first glance, Hardt Financial Group appears to be the usual kind of financial planning company, including investment managing. Where it differs explicitly is in its quest to bring biblical perspective to money matters.

"That perspective is needed in everything," Dan says. "How do we set goals? How do we frame any questions we have regarding our money? Sometimes it can also come down to specific issues. The Bible talks a lot about money, including advice about debt, having cash on hand, and giving, and many other topics."

Dan and his team of "guides" always are excited to help clients find the paths God wants them to follow. The ideal financial plan, he explains, isn't only thinking of which stocks and bonds to choose, but also to ask,

what is God's call for my life, and how to I get my money to sing in tune to that?

"As each of us goes along our path, things change. That's exciting, if you're a follower of Jesus Christ," he says. "But what does that mean for your money? That's why we're here, and why we've been through this relationship with lots of people over 40 years. It's a joyful thing."

HFG clients range from twenty-somethings to seniors in their nineties; whatever their age, they want to plan for a secure retirement. That goal brings up many questions about the risk-versus-return side of investments, health insurance, and even good ways to see that your money is used wisely after your death.

"You might say that 'Christian financial planning 2.0' is when you ask, 'Why am I on this Earth to begin with? How can I have my money sing in tune to that purpose?'" Dan says. "The better we answer those questions, the closer we grow to Christ."

The earlier a person begins saving money — perhaps in one's twenties — the more ingrained that practice becomes as a smart habit which pays good benefits in later life. However, one must not let money become an idol.

To help the public wrestle with such challenges, Dan's two-minute radio vignette, "Money Verse of the Week, is broadcast on Pure Radio at 7:55 AM and 5:55 PM and examines pertinent Bible verses.

"You don't have to be a Christian to be our client, but we're blessed to have a lot of Christian clients who want to honor God — to follow Him in what they're doing in their lives, including the ramifications of how they use their money," Dan says.

He points out that money and possessions are mentioned in the Bible more than 2,000 times, perhaps more than about heaven and hell combined.

"God knew that money would be an important topic — and even more, He knew that money would be a *competitor* for our love for Him," he says. "There's a lot in the Bible about money. To me, that's a good thing, because then we can bring those verses to bear on the work we do."

Although many people think the Bible says that money is the root of all evil, Dan counters that the danger is the *love* of money.

"That's a huge difference," he says. "Money is like fire. Is fire good or is it bad? Well, it depends. It's rarely neutral. I think of money the same way: It can so easily be an idol to us, but it also can be used in constructive, God-loving ways."

However, he notes, the things God calls us to do can be in conflict with what our culture says is "normal" about money.

"When investing, we're taking God's money and putting it aside into the capitalism culture, you might say," he explains. "We, and people like us, are the reason capitalism works. We're putting money into stocks and bonds, things like that. It's God's money — but if we're not careful, some of that capitalization is being used to fund companies that work with abortion or pornography, or things that are harmfully addictive."

Fortunately, Dan adds, there are ways to invest and avoid the "bad things" and gravitate toward good, positive things that glorify God.

"When you say 'yes' to God, you don't usually know what you're saying 'yes' to, specifically. It can be frightening, so it takes faith," he says. "And so, if we follow the Lord, we may end up rich — or we may end up poor. He hasn't promised us a middle-class lifestyle, but what we *will* have is a life that is in line with His call. To me, there's no greater joy than feeling that I'm in the middle of God's calling for my life."

For more information, visit hardtfinancial.com or phone (502) 893-4381.



**Weekdays at 8am on
PURE Radio@92.3 FM and 106.9 FM HD-2**

Inside Business

Clear Choices. Honest Service.

Carpet Mart provides quality products, excellent service, and transparency for consumers. There to guide customers with their home improvement ideas, Carpet Mart experts help homeowners make the change from carpet to hardwood or from vinyl flooring to carpet.

“I’m a carpet guy myself. I like to put a rug in certain areas. I love the beauty of laminate flooring, but I also want to be able to walk on something that is soft and comfortable,” said Bruce Jones, owner of Carpet Mart.

Sold in a variety of sizes, the quality of the rugs Carpet Mart specializes in is unmatched, which often brings repeat customers into the store.

“We really do a great job with area rugs. The other thing we do, which is unique, is binding [the rugs] ourselves,” he said. “This is a tremendous service we offer, and people love it because they can get a rug that really fits the room and not just a generic rug.”

This allows Carpet Mart to create custom rug shapes.

“You can take a rug home today, or we can make one up for you,” said Jones.

If you’re looking to change or improve your hardwood stairs, you may also be in the market for a runner. Sometimes a runner is used for aesthetics, but it is also used for safety and to help prevent falls on stairs.

“Another reason for the runner is for people’s dogs, because sometimes they can’t get up the stairs,” he said. “For us, steps are a big deal. It’s important that it’s done right.”

Often, people choose a patterned or statement rug that draws the eye when you enter a home. Carpet Mart knows this task requires a distinct set of abilities, and its team is committed to providing top-notch service.

“What we want at the end of the day is for you to have that impressive look, for you to

have safety, and for people to come in and say, ‘I love that!’” he said.

If you’re in the market to sell your home, flooring can be a major factor in the sale. Carpet Mart offers affordable, quality flooring.

“We created a ‘Sell My Home’ collection with products that are new and neutral. When you walk in, it will have a new smell and a neutral look so that potential buyer becomes the buyer,” said Bruce. “We have a great base of realtors who refer us often. They trust us to show up when we say we will. We give them a timely estimate, and we do the installation right and on time.”

Financing is also available at Carpet Mart. For more information, visit mycarpetmart.com or stop by 9501 Shelbyville Road, Louisville, KY 40223.



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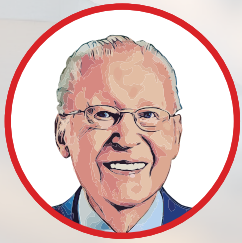
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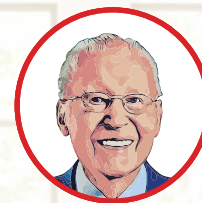


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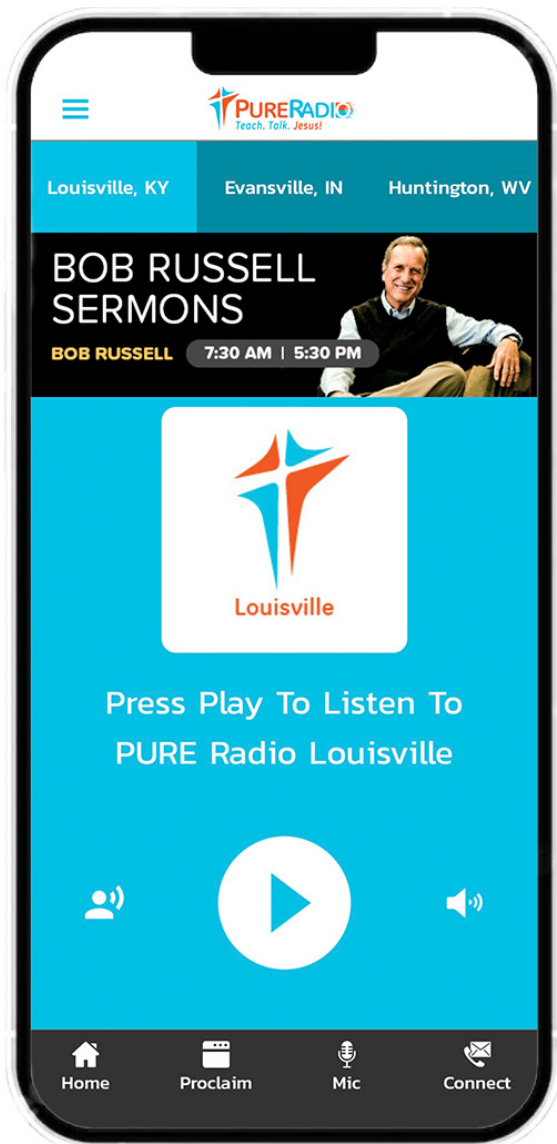
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