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**2025**

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July-August-September



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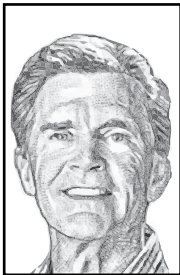
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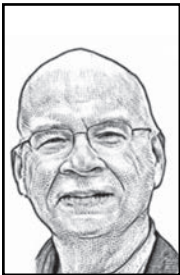
Chip  
Ingram



Pastor Rick  
Warren



Dr. Andrew  
Farley



Tim  
Keller



Tony  
Evans



David  
Jeremiah



Michael  
Youssef



Mike  
Novotny



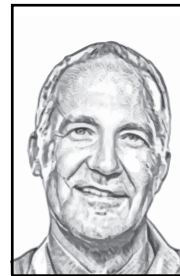
Ed Young Jr.



June  
Hunt



Bob  
Russell



Dave  
Stone



Ruth  
Schenk



Mike  
Becht



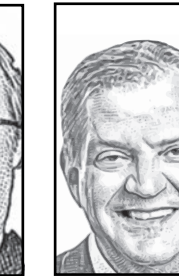
Kurt  
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Joyce  
Oglesby



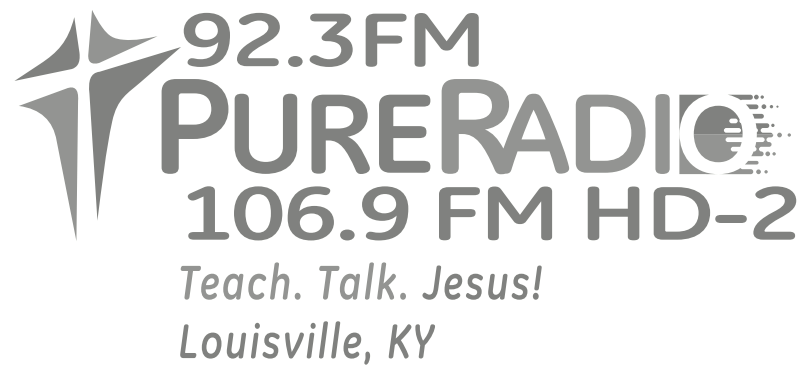
Pastor  
Jeff Anders



Dr. Albert  
Mohler







**PURE Radio Louisville**

**Weekday Program Schedule**

12:00 AM	Hope in the Night with June Hunt	12:00 PM	The Briefing with Dr. Albert Mohler
12:30 AM	Hope in the Night with June Hunt	12:30 PM	Eastern Gate Baptist Church with Pastor Jeff Anders
1:00 AM	Living on the Edge with Chip Ingram	1:00 PM	New Life Live with Steve Arterburn
1:30 AM	The Urban Alternative with Dr. Tony Evans	1:30 PM	New Life Live with Steve Arterburn
2:00 AM	Point Ministries with Dr. Daryl Jones	2:00 PM	Time of Grace with Pastor Milke Novotny
2:30 AM	A New Beginning with Greg Laurie	2:30 PM	Daily Hope with Pastor Rick Warren
3:00 AM	Turning Point with Dr. David Jeremiah	3:00 PM	The Creative Connection with Pastor Ed Young Just
3:30 AM	Daily Hope with Pastor Rick Warren	3:30 PM	Ask Joyce with Joyce Oglesby
4:00 AM	Eastern Gate Baptist Church with Pastor Jeff Anders	4:00 PM	Eastern Gate Baptist Church with Pastor Jeff Anders
4:30 AM	Living on the Edge with Chip Ingram	4:30 PM	Turning Point with Dr. David Jeremiah
5:00 AM	Love Worth Finding with Adrian Rogers	5:00 PM	Dave Stone Sermons
5:30 AM	The Creative Connection with Pastor Ed Young	5:30 PM	Bob Russell Sermons
6:00 AM	The Urban Alternative with Dr. Tony Evans	6:00 PM	Living on the Edge with Chip Ingram
6:30 AM	Daily Hope with Pastor Rick Warren	6:30 PM	The Urban Alternative with Dr. Tony Evans
7:00 AM	Living on the Edge with Chip Ingram	7:00 PM	Daily Hope with Pastor Rick Warren
7:30 AM	Bob Russell Sermons	7:30 PM	Gospel in Life with Tim Keller
8:00 AM	Turning Point with Dr. David Jeremiah	8:00 PM	The Grace Message with Dr. Andrew Farley - Live
8:30 AM	Leading the Way with Dr. Michael Youssef	8:30 PM	The Word Diet with Dr. Eric Schansberg
9:00 AM	Eastern Gate Baptist Church with Pastor Jeff Anders	9:00 PM	Solid Steps Radio with Kurt Sauder and Chad Russell
9:30 AM	Time of Grace with Pastor Mike Novotny	9:30 PM	Solid Steps Radio with Kurt Sauder and Chad Russell
10:00 AM	The Creative Connection with Pastor Ed Young	10:00 PM	Living on the Edge with Chip Ingram
10:30 AM	Daily Hope with Pastor Rick Warren	10:30 PM	Turning Point with Dr. David Jeremiah
11:00 AM	The Urban Alternative with Dr. Tony Evans	11:00 PM	New Life Live with Steve Arterburn
11:30 AM	Living on the Edge with Chip Ingram	11:30 PM	New Life Live with Steve Arterburn

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and 106.9 FM HD-2**



**Weekdays at 11am on PURE Radio@92.3 FM  
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## Inside Business

# The L&N Federal Credit Union

The Louisville & Nashville Railroad (1850-1982) used to carry passengers and freight between destinations as distant as Florida and Illinois. The company's reputation for efficient service earned it the nickname "The Old Reliable."

This year, the L&N Federal Credit Union (often simply called "L&N") is celebrating its 70th anniversary as another kind of "Old Reliable" for its members. In 1954, its predecessor, the L&N Credit Union, was established to help railroad workers and their families meet their financial needs.

Today, L&N provides a wide range of financial strategies that are available to the public; membership also is open to relatives of current members, and workers in certain employer groups. An important difference between a credit union and a bank is that people join a credit union — they don't join a bank. L&N's members are its owners.

"Our members live, work or worship in or near one of the counties we serve. We have 23 branch offices in Louisville, southern Indiana and northern Kentucky. Fifteen of those are in metro Louisville," says Jennifer Fries, Vice President of Marketing and Business Development. "Most important, we can offer anything a bank offers. We're there to meet you on your retirement journey and help get you to where you want to be."

In the past, credit unions lacked the plethora of products that now are available to consumers, whose needs have changed with the times. After opening an L&N account for as little as five dollars, members can apply for financial assistance to buy houses, cars and other big-ticket purchases.

"For home buyers, we're proud to offer products such as fixed or adjustable mortgages, and construction loans — everything to meet you where you are, and help you get into the home you want," Jennifer says. "We have no closing costs, no Private Mortgage Insurance [PMI], and we offer financing up to 95 percent. Overall, our rates tend to be better than

bank rates because we're member-owned. All of that helps more people enjoy home ownership."

Loan applications for buying autos or boats can be filled out (complete with signature) online, by phone, or in any branch office. On auto loans, L&N offers no payment for 90 days, plus 1% cash back, with competitive rates and terms.

"That's a big deal that just makes life easier, especially around the big holidays," Jennifer says, and adds: "Sometimes, there is a misconception that we only have savings accounts. No, checkbooks are available—I still write checks, too! We have truly free checking with no minimum balance required."

L&N also offers debit cards, which can be made on the spot at any branch: The card is printed there and put right in the member's hand. And if the debit card is lost, stolen or damaged, a replacement can be made right away, on the same day.

Each L&N service is designed with members in mind. Some products are available at low cost or no cost, in order to keep them as competitive, or even more competitive, than those of national financial institutions.

"That's more money going back into our members' pockets, and we're thrilled with that," Jennifer says. "We're always making improvements, such as discounts for members. Sometimes we give bonus dividends based on how we perform on an annual basis. We're always looking for ways to give back to our members."

As at most institutions, two forms of identification are required to join L&N: a state- or government-issued picture ID, such as a driver's license or military ID; and something that has one's name on it, such as a Social Security card or a piece of mail with name and address.

L&N also is proud of their relationship with the communities they serve. In Louisville, L&N Federal Credit Union Stadium, which can hold 60,800 football fans, stands on

the site of the railroad's Victorian-era South Louisville Rail Yard. Whenever the home team (the University of Louisville Cardinals) scores, the train horn that once announced shift changes is blown. Near the stadium, several train cabooses are popular places for tailgating.

"L&N is immensely proud to give back to the Louisville area, and to align our brand with U of L," Jennifer says. "We're here to stay; we're not going anywhere."

The credit union also supports small community clubs, charitable organizations, and grassroots initiatives. Take a drive by a Little League ball field, and you're likely to see an L&N poster hanging on a wall or fence.

Each year, the Frank H. Moore Scholarship, named in memory of an L&N general manager, awards a total of \$10,000 to each of two high school students who have family ties to L&N and are heading for college.

"Our reach is very broad and very diverse. We're so thankful to give back to our community and the people who have made us who we are today," Jennifer says. "I can walk into any branch and see a familiar face. There are so many employees who've been working for L&N for 20 years or more, and have gone on to retire from L&N. It's a true testament to how our members are served, and to the loyalty of our employees, who make such a difference in our members' lives."

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## Inside Business

# Bruce Jones, Carpet Mart

## A half-century of carpets and caring for their community

Carpet Mart, a family-run business celebrating 50 years at a single location on Louisville's east side, has grown a faithful customer base for many reasons. Carpet Mart is known for a wide selection of hard flooring, rugs and carpets from the top mills in Dalton, Georgia; a customer-rewards program that includes special discounts; and a roadside sign that announces customers' special occasions (such as anniversaries) in cheerful lights.

And there's a Christmas tree. Year-round.

"When you walk into our store, the first thing you'll see is our Christmas tree," manager Bruce Jones said. "It's been in the store for 20-plus years. It used to come out only at Christmas, but now it's up all year. My Aunt Karen comes in every month or so and redecorates it with a new theme. We want to remind people that we should always be in the mindset of giving."

The tree's decorations include cards that provide information about various organizations ministering to local people in need. Customers bring in financial donations for Carpet Mart to pass along, or donations of new shoes, clothing, baby supplies, games and many other items.

"We've always been committed not only to serving our community from a business standpoint, but we're also always looking out for opportunities to help in any way we can," Bruce said. "In the early days, for example, when someone needed carpet for a single mom who didn't have the means to buy it, Carpet Mart would find a way to help out."

"It's just been an amazing thing that we love, because it's a constant reminder that, even in business, we have a chance to give back," Bruce added. "We get to do that with our customers, because they absolutely love to do it. That's been part of our DNA from the beginning."

That beginning was in 1974, when owner Mike Fish opened Carpet Mart on the northeast side of Hurstbourne Lane and Shelbyville Road. Today that "lane" is now Hurstbourne Parkway, but Carpet Mart remains a landmark for long-time area customers who have seen the business grow and change with the times.

"Mike set this up so that this store would always be a family store," Bruce said. "He could have sold it at any time, on that [high-traffic] corner, but that wasn't his goal. He just wanted it to run as a flooring store and do the right thing."

"Here, family still is incredibly important," he explained. "Most of our staff right now is either related [as of this interview, nine of the 14 employees] or a friend of the family. I started in the warehouse with aspirations of going up front. One of my business partners, [manager Aaron Kinser] and I used to mow lawns together when we were kids, and we'd roll remnants and do other work all night; so all of a sudden, he became part of the store, too."

To name just a few others, Bruce's younger brother, often called Super Joe, runs the warehouse. Bruce's daughter, Courtney, handles the social media tasks; and her husband, Christian, is on the sales force.

"So there's just a family feeling here, which is very special in today's world," Bruce said. "When we interact with customers, they can feel the difference of being cared for not as a customer, per se, but as a person we're looking out for. We're trying to do the right thing by you and find the right solution. That's what makes us different."

Mike Fish's foresight included making the store's adjacent warehouse big enough to accommodate 15-foot-wide carpet, which, Bruce said, wasn't even being made a half-century ago.

The biggest change over the years, he noted, has been the challenge to provide custom-ordered carpet quickly and efficiently.

"It takes a lot of organization to do it well, and a very purposeful mission to take the time to do everything right," he said. "Most stores order what they need, put it on an installer's truck, and it goes to the customer's house."

"It's different for us," he explained. "We've got the measurements for your home, and we've got all these cuts we want to make, so that we can make the job better for the installer. We literally open up this piece of carpet, take a sample, and go match it, to make sure it's what it's supposed to be. We unroll the carpet to look for flaws, and vacuum the carpet even before it comes to your house."

Carpet Mart has access to many kinds of products these days, but every item goes through the hands of one family, and that makes a big difference personally as well as professionally. Bruce's favorite moments on the job include greeting parents and their children, some of whom know him from his 20-plus years of working with Bible Bowl, a quick-recall competition, at Southeast Christian Church.

"A lot of times, children who used to come in with their parents are themselves coming here, all grown up, with their own children," he said. "That's the heart of Carpet Mart; that's what we're about — truly caring for people. And if it works out that we sell you flooring, that's phenomenal. Our goal really is to serve you and take care of you, and so when people come into our store, they experience that."

Carpet Mart is located at 9501 Shelbyville Rd., at the corner of Hurstbourne Parkway. Open Monday-Friday, 10 a.m. to 5 p.m., Saturday 9 a.m. to 3 p.m., closed Sundays. For more information, visit [mycarpetmart.com](http://mycarpetmart.com) or phone (502) 425-3022.

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## Inside Business

# David Wilson, Charlie Wilson's Appliance and TV

In the 1950's, we started out as "Dixie Food Service," a food service company designed to support our local community. Our customers came in and purchased a freezer plus a "food plan." This plan would deliver monthly meat, vegetables and bread items to our customers, keeping their freezer filled with meal-ready necessities and keeping their families full and happy! Slowly but surely, we became "Charlie Wilson's Dixie Appliance" in downtown Louisville. Our growth continued and in 2015, to better serve the community, we added mattresses because it is a true blessing to get a good night's rest. We then became "Charlie Wilson's Appliance, TV and Mattresses" and

moved to our largest location: 1166 E. Lewis & Clark Parkway in Clarksville, Indiana.

Providing service to our customers is of great importance but so is offering the best pricing possible. Therefore, Charlie Wilson's is a member of the Nationwide Marketing Group (NMG), the nation's largest appliance, TV & mattress buying group for independent retailers. We are a part of the "Brand Builder Council," the top 2% of the \$14 billion group which allows us even greater buying power. Our partnership with NMG allows us to offer the absolute best prices PERIOD! This means anyone, not just those who love supporting local businesses,

can shop here and trust they will receive the lowest local prices.

We understand that service keeps customers, and we continually strive to provide the best service. We do this by leaning in and listening to our customers' wants and needs, always being there for our "peeps." Praying for our employees, contractors, and our customers is something we do regularly. After more than 70 years in business, we believe this combination of current staff, brands, prices, and location is our most successful recipe for serving our community to date. We believe we are the best and we live up to that standard every day.



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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](http://hardtfinancial.com) or phone (502) 893-4381.



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Pastor Jeff Anders





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# Money Verse of the Week

For more information on a biblical perspective on money – visit [www.guidesforyourmoney.com](http://www.guidesforyourmoney.com).

**Money Verse of the Week is heard daily on  
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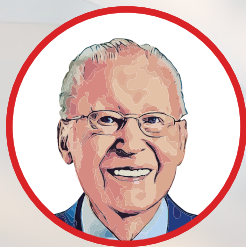
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## Inside Business

# Matthew Neutz, Neutz Sons and Daughters Moving and Storage

Moving is stressful. Take the stress out of moving by allowing our family to move yours.

Matthew Neutz, Manager of Interstate Moving at Neutz Sons and Daughters Moving and Storage starts out all of his radio commercials with that one simple message! Indeed, moving is a stressful experience. In fact some studies say that the death of a loved one, divorce, major illness, job loss, and moving are the top five most stressful events in life!

When Matthew Neutz says let our family move yours, he means it! Neutz Sons and Daughters is the quintessential local, family owned and operated business. Matthew says “I’m the oldest son, the oldest of seven kids. My dad started the business 16 years ago and we’ve all worked in the moving company at some point. So, yeah, it’s definitely a family affair.”

Neutz Sons & Daughters Moving is a full-service moving company located in Louisville, KY. They have proudly served the entire state of Kentucky and southern Indiana since 2006. At Neutz Moving, a focus on superior customer service, professionalism, care for your belongings, and expertise in the move industry all work together to provide a top-rated moving experience.

As a full-service moving company, Neutz Sons and Daughters manage moves of all sizes from start to finish. The types of moves include residential, commercial, international, and more. Along with those types of moves, Neutz also provides specific moving and storage services such as full or fragile-only packing and short to long-term storage.

Matt explains, “About half of what we do is local residential moving here in Louisville, southern Indiana, surrounding counties, Simpsonville, Shelbyville, Shepherdsville, etc., and then we do a lot of Interstate moving too where we’ll take people that originate out of Louisville or the surrounding counties to various places around the U.S. We’re part of the North American Van Lines Network, so we do a lot of hauling for them and the network and for our own moves.”

Customer service is key to being a successful moving company and in that area Neutz always tries to overdeliver. Neutz Sons and Daughters Moving and Storage works to make every customer’s move as seamless, stress-free, and cost effective as possible. Most of all they want to help get your move done right. As industry leading movers in the Kentuckiana area, they have the right staff to guide moves of any type and size. The Neutz family are experienced and professional movers who realize that they are moving much more than just boxes and furniture. They move lives and families. To give the best possible customer experience, Matt says it starts at the initial point of contact and goes through the end of the move.

Matt explains what that looks like, “Yeah, so a couple of things we figure out right away. A small move, somebody moving a couple of pieces, we’ll talk to them over the phone and go through what’s there, give them some pricing based on a few pieces. After that we’ll book them and go out and do the move. When it comes to the bigger homes that need packing, storage, we’ll go out, we’ll actually do a survey of the home, we’ll inventory everything that’s there to be moved, and then we’ll put a moving plan in place based on how much is there, what all of their needs are, and then we’ll schedule the move accordingly. And that can change all the way up until the move, so moving’s very fluid until it’s not. With contingent offers to buy and sell, I mean there’s changes that happen, we get last minute changes all the time, so we’re very used to being flexible in this business.”

As a family company, Matt says that taking care of each other and customers is job #1 of their moving company. He remarks, “I think one of the biggest things that my Dad instilled in me and we try to instill in the company is just taking care of people, you know, because if not that, what are we here for? Take care of your fellow man, and do what you can do, so that goes all

the way down from us taking care of our employees to our employees taking care of our customers and their families.”

For Neutz Sons and Daughters Moving and Storage, taking care of fellow man means helping feed the hungry. The family is tied into “Move for Hunger”, an organization that takes food donations from people that are moving and who don’t want to take all of their canned goods and non-perishable items. Neutz boxes those food items and ships them to “Move for Hunger”, and they distribute the food to people that need it.

Matt concluded by saying, “I think the biggest thing is that we live in this community, and work in this community, and we’re a part of Kentuckiana. We care about you, our neighbor, and we care about your stuff, and if you work with us we’re going to do the best we can to get everything perfect from A to Z, and we truly do care, we really want to do a good job for you, and for everyone else in this community.”

Learn more about Neutz Sons and Daughters Moving and Storage at [www.localmoverlouisville.com](http://www.localmoverlouisville.com).



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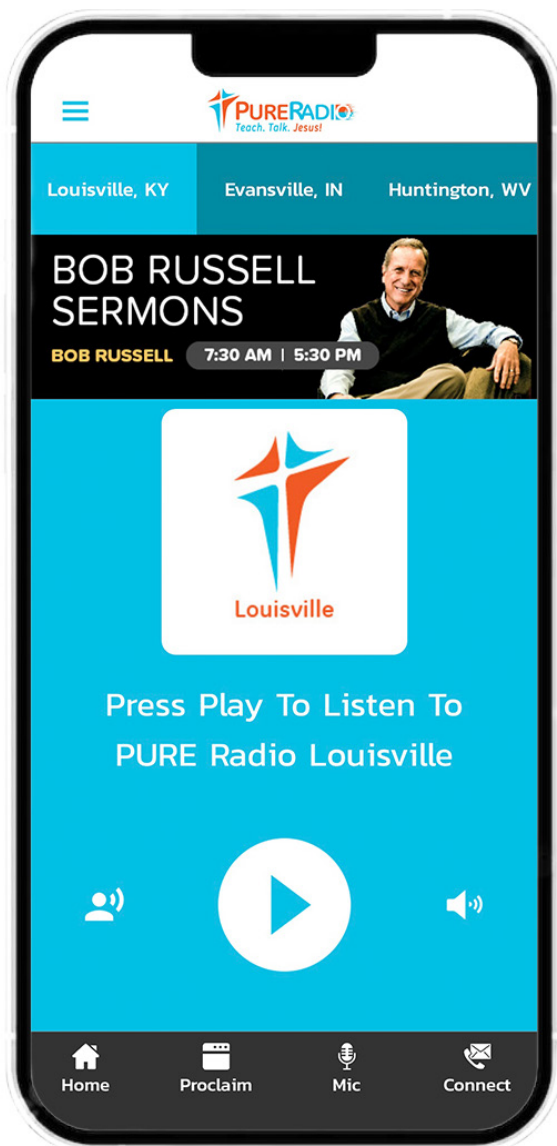
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