

DAYTON UNITED METHODIST

Mission Statement: "We invite everyone to become disciples of Christ by loving and serving God and actively living out their faith."

215 Ashby Street, Dayton, VA 22821
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AUGUST 2018



Girl Scout
Silver Award

You're Invited to Contribute to Claire Parsley's GS Silver Award Project

Claire Parsley is a Cadette of Girl Scout Troop 750 which meets at DUMC on Tuesdays and is trying to earn her Silver Award. She has chosen as her project collecting donations of supplies and money for the Harrisonburg-Rockingham SPCA. The SPCA is very specific about certain items and there is a list on page 4. Please place your contributions in the designated bin in the narthex. If you write a check, make it to H-R SPCA. Thank you!



COUNTY FAIR FOOD BOOTH

Volunteers are needed to staff the 4-H Snack Food Booth at the Rockingham County Fair. This is an excellent fundraiser for us without much work as the menu is limited to drinks, hotdogs, chips & candy. Shifts are 3 hours; 4:00 - 7:00 or 7:00 - 10:00. Dates are **August 13, 15, and 18**. Contact Steve Ruminski or look for a sign-up sheet in the narthex. You will receive free entry into the Fair!

DAYTON MUDDLER HYDRATION STATION

Saturday, **August 4**
On the corner
in front of the church
Volunteers needed
9:00 am to 3:00 pm.



Annual MISSIONS PICNIC

Come Sunday, **August 5th**! Hotdogs, burgers, drinks and tableware are provided. Bring a side dish to share. There will be a jar for donations to four local missions: Weekday Religious Education, Mercy House, First Step, and West Rockingham Food Pantry. To donate through the offering plate, make checks to DUMC with "Local Missions" on your envelope & check.



Sunday Morning Schedule

9:00 Adult Sunday School
10:00 Worship
11:00 Coffee Social

Children's Classes on
hiatus until Sept.

Summer Sunday School
for Jr. & Sr. High students takes place from 6:30 to 8:00 p.m. in the Fellowship Hall on the following days:
August 5, 12, 19, & 26
Snacks included!

Can you help with the
Missions Picnic?
We need folks for set-up,
clean-up, and grill cooks!
Email LenaRO@aol.com
to volunteer or just pitch
in on Sunday!

**Special
MEETING**

Following worship on August 26th, we will have an informational meeting and hope you will stay to help determine how DUMC can meet our financial obligations. Thank you for your support of the budget and Wall of Giving.

Since the fellowship hall was constructed, we have done our best to manage the significant impact the mortgage loan has had on our financial position. The debt service requirement is approximately one third of our annual budget and we anticipate interest rates rising.

We need to significantly reduce the fellowship hall debt in order to pay our expenses. The recent interest rate increase for our mortgage payment and continued decline in plate offering has resulted in us not having received sufficient operating funds to pay our bills this year.

Your Trustees, Finance Committee and Council have been exploring ways to pay down the mortgage to manage the significant impact the loan has on our financial position. The Wall of Giving was our initial option to raising funds for the mortgage loan.

Realizing that we have a large block of land, an additional option is to sell some lots and use the entire profits from the sales plus the proceeds from the Wall of Giving to pay down the mortgage.

This should help us not only alleviate the strain we currently have on our budget but also to better position us to use our financial gifts in other ways to support our mission statement.

Please join us August 26th for discussion and be a part of making the best possible decisions for Dayton United Methodist Church.

-the Trustees, Council & Finance Committee

Sunday Morning Volunteers



NURSERY

5 Sally Parsley Howe
12 Mary Helen Witt
19 Kim Guyer
26 Holly Harold

PEW STEWARDS

5 Margaret Thornton
12 Mary Nieswander
19 Connie Gilmer
26 Stacie Jackson

COFFEE SOCIAL

5 None - Missions picnic
12 On the Move
19 volunteer(s) needed
26 volunteer(s) needed
Sign-up in the Coffee Social Room

GREETERS

5 Robin & Rachael Simmons
12 Mary Glenn & Joe Hiner
19 Ginny & Donnie Deeds
26 Bernice & Chuck Garber

FLOWERS

5 Communion
12 Carolyn Davis
19 Hiner's 70th anniversary
26 Elsie Cox

USHER: Larry Hedrick

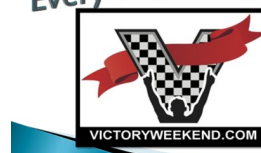
OPEN/CLOSE: Paige Will

MOWING: Doug Wine,
Jack & Lena Osborne

What's Happening in Worship:

† Aug. 5 – Senior High Mission Trip Celebration ~ Communion
† Aug. 12 – “It’s a Reflection on the Family” ~ Colossians 3:12-17
† Aug. 19 – “Behind Closed Doors” ~ Colossians 3:18-22
† Aug. 26 – “Service with a Smile” ~ Colossians 3:23 – 4:1
† Sept. 2 – “Prayers that Open Doors” ~ Colossians 4:2-6
† Sept. 9 – “Victory Sunday” with Rev. Steve Wingfield (& a NASCAR race car!)
Read more on page 7 and plan to invite someone!

**Winning The Race
Every Day!**



What's Happening in Sunday School and Small Group:

~ **The Summer Adult Class** continues the video study by Andy Stanley, “Ask It”. We will learn how to ask the one question that will provide a new clarifying perspective on your relationships, career, finances, your family, your schedule – everything. It has the potential to foolproof your life. Want to know what the question is? Come to the choir room this Sunday at 9:00 a.m.

~ **On the Move Class** will resume September 2nd with a new Andy Stanley series “Breathing Room”.

~ **New Children’s Coordinator:** We so appreciate Ginny Deeds’ faithful service to our teachers and classes. Beginning September 1, Kim Nieder will serve as our Sunday School Coordinator. Thank you Kim!

~ **Small Groups Resume:** The three small groups that began this past spring are excitedly looking forward to getting back together this fall. We are encouraging everyone to start/be a part of a small group meeting on week days or evenings in homes. Ask Pastor Bruce for assistance in organizing your friend/neighborhood/church group.

What's Happening in the Music Department:

~ **Join the Choir for a Special Event:** The DUMC Chancel Choir will be participating in the first annual Harrisonburg Sacred Arts Festival themed “Welcoming the Stranger.” There will be a Community Sing on Friday, September 21st at 7:30 pm at Blessed Sacrament Catholic Church. We are eager to be part of the Mass Choir Concert on Saturday September 22nd at 7:30 pm at Harrisonburg Mennonite Church.

This interdenominational choir festival is an exciting opportunity to bridge the gaps between religions and share God’s love with our Christian brothers and sisters. For more information and dates of special practices, visit <https://www.hburgsacredarts.org/>.

Our choir rehearsals resume on Thursday, September 6th at 7:00 p.m. We hope you can join us! -Jess

~ **Handbells Return:** The Handbell Choir resumes practice on Thursday, September 6th at 6:15 p.m. New ringers are always welcome!!

Thank you, Ramona Evans, for directing this special ensemble that enhances our worship on the second Sunday of each month.

~ **Music Staff News:** We are thrilled and feeling so blessed that our Pianist, Yanet Ortiz, and our Music Director, Jessica Rodriguez, will be returning this September for another school year through May!



Worship Video Operators Needed

DUMC now has a new video recording system installed in the sanctuary. We now will be posting video recordings of our worship services on Facebook, our website, and will be able to stream our services on the internet. This new system will launch in August after staff and volunteers receive training. If you would like to serve as a worship video operator please contact Graham Witt.

CONGREGATIONAL CARE

Birthdays

8/1 Stephanie Findley
8/2 Devon Hamann
8/2 Chloe Nieder
8/3 George Brinkley
8/3 Odessa Showalter
8/5 Rachael Simmons
8/7 Jean Click
8/8 Dave McCoy
8/11 Donald Deeds
8/11 Jeremy Wright
8/12 Whitney Harold
8/12 Rachel Ruminski
8/15 Edgar Caplinger
8/15 Jessica Tatro
8/16 Steve Dauer
8/17 Gene Wampler
8/18 Amy Simmons
8/20 Brenda Legg
8/20 Daniel Smith
8/20 Marcella Thomas
8/21 Nancy McDonaldson
8/21 Sally Smith
8/22 Jan Alley
8/23 Nate Bowers
8/25 Evan Lambert
8/25 Mark Moseley
8/25 Brad Moseley
8/27 Stephanie Gardner
8/27 William Miller
8/28 David Gregory
8/29 Emily Gentry
8/29 Mary Helen Witt



Anniversaries

8/2 Jim & Denise Cooper ('86)
8/2 Mark & Beth Moseley ('03)
8/3 Sonny & Susan Smiley ('74)
8/3 Paige & Ann Will ('63)
8/7 Bob & Sue Dinsmore ('87)
8/15 Russell & Donna Kenny ('87)
8/16 Adam & Kendra Wright ('14)
8/21 Steve & Nancy Dauer ('76)
8/21 Joe & Mary Glenn Hiner ('48)
8/30 Nelson & Loretta Moyers ('58)

Notes of Appreciation:

I sincerely appreciate your cards and kind expressions of sympathy, on the death of my sister, Lucille Cox. Blessings to you,
-Ramona Evans

Thank you for your prayers and cards following my surgery. I am so blessed to be part of our wonderful church family.
-Lena Osborne



We express our sympathy to the family and friends of **Ann Gerads**. Ann, who was in a memory unit of the Veterans Home in Roanoke, died on July 13th.

Save the Date: Homecoming is Sunday, October 14

Church Council has set October 14th as Homecoming Sunday. Plans are being made to celebrate the 50th anniversary of The United Methodist Church and of Dayton UMC on that day. Please, put this date on your calendar and invite former members and new folks to worship.

There is a need for volunteers to help with this effort under the leadership of Stephanie Gardner. Also, if you have pictures or any other information concerning the history of DUMC and are willing to share, there will be a box in the narthex to leave the materials. If you want the materials returned, please put your name on each piece in an inconspicuous place for they will be used to prepare a Power Point presentation.

To share information and stories or for any questions, contact

- Stephanie Gardner -- 828-702-1656 (cell)
stephaniegardnermsls@yahoo.com
- Lena Osborne -- 540-830-2092 (cell)
lenaro@aol.com
- Connie Gilmer -- 540-746-3599 (cell)
cjkilmer@verizon.net



Summer Re-creation

A common refrain I hear from church folk is "I am so busy and/or I am so tired". In some cases this response comes from members of a declining congregation who are still trying to do all things they did years ago when there were many more people involved. Other times, it comes from placing an emphasis on activities that really don't have anything to do with making disciples or living out God's mission. How many church members get exhausted from the Church Fair, Rummage Sale or Apple Butter Festival?

Whatever the reason, when we are tired, frantic or simply going at "warp speed", we give out a negative message to the public around us. If I am your neighbor or friend and we are sitting at a coffee shop and you can barely keep your eyes open, what are you going to tell me about your church: "Come join my church and you can be as exhausted as I am?" (Oh sure, that really sounds like Good News doesn't it?)

So in this mid-summer, I would wish for you some centered quiet time in which you can restore your soul. As the evangelist Harry Varner said: "If you don't come apart for a while, you will come apart in a while". Jesus always seemed to be unhurried; with time for people, time for prayer and time for healing. In a hectic world traveling at a frantic pace, we in the church need to show others that being a Christian means living at a different pace; a pace that has time for people.

So what do you need to do this summer to get off the fast track and find the faithful path? I wish for you time to sit at a beach, or travel, or simply "be" in your backyard, so the next time you see that neighbor, they will sense a centered, well-spring of life bubbling up in you. It may be one of the greatest gifts you could give a friend.

-By Paul Nikerson



Grades K—5

We hope all YFF's will join us on **Sunday, August 12th** for our next event. We will gather in the green room from 3:00 to 5:00 for activities based on "Promises" and the story of Noah.

We had a soppin' good time at our luau/water party. We had 13 children participate and our Bible story was "Creation." Here are some photos!



Claire Parsley's Silver Award Project to Benefit >>>>>>>

Rockingham/Harrisonburg



The "Wish List:

PET NEEDS:

Food Donations

- Loaf-style canned dog food
- Canned kitten food, Iams brand preferred
- Kitten milk replacer, powdered
- Small "training" treats

Please help us keep nutrition consistent by purchasing within the Purina brand and avoiding heavy use of food dyes:

- Purina Dog or Puppy Chow
- Purina Cat or Kitten Chow
- Purina Senior Cat/Dog Formulas
- Purina High Calorie Dog Food
- Purina Weight Management Dog/Cat Food

Acceptable similar brands include:

- Iams, Pedigree and Kirkland

We welcome donations of premium brands such as:

- Blue Buffalo, Hill's, Nutro, Rachel Ray, etc.

CREATURE COMFORTS:

- Towels, any size
- Small fleece throw blankets
- Dog toys: tough toys (i.e. Kongs) or hard plastic
- Cat toys: "fishing rod" style, puzzle balls
- Shredded paper
- Small mammal cage bedding (*no wood shavings*)
- Non-Clumping, Unscented clay cat litter
- Nylon or cloth collars, leashes, & harnesses all sizes
(*front or back clip; no leather, please*)

Gently used, structurally sound & rust-free:

- cat carriers
- dog crates
- small mammal cages
- bird cages
- Small mammal gnawing chew toys
- Bird toys
- Small mammal hiding houses

OFFICE SUPPLIES

- Copy paper
(white, pastel pink, pastel yellow, pastel blue)
- Card stock
- Clear plastic page protectors
- Heavy duty 3-ring binders, 2-inch & up
- Sticky post-it notes
- Sharpie permanent markers
- Yellow highlighters
- Paper clips, binder clips
- Safety pins

CLEANING SUPPLIES:

- Towels, washcloths
- UNSCENTED laundry detergent
- Bleach
- Reusable kitchen gloves (i.e. Playtex dish gloves)
- Window cleaner
- Spray bottles
- Squeegee heads, size #18 only
- Large contractor trash bags
- Paper towels, toilet paper, facial tissues
- Hand soap refills
- Sponges & scrubbers
- Antibacterial dish soap
- Mop heads, #24 only
- ABSOLUTELY NO Lysol, Pine-sol or any other -Sol cleaning products. These are fatally toxic to cats!*

CLINIC & MEDICAL

- Exam gloves of all sizes (latex-free & powder-free only)
- Sterile gauze, cotton balls, cotton swabs
- Cat & dog nail clippers
- Very fast digital thermometers
- 70% rubbing alcohol
- Hydrogen peroxide
- Triple antibiotic ointment
- Band-aids (for people only)





What: Bishop's Convocation on Prayer

When: September 15th, 9:00 a.m. to 3:00 p.m.

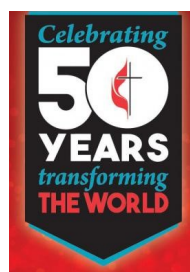
Where: Reveille United Methodist Church in Richmond.

Who: Everyone; several folks from DUMC are attending.
Seating is limited. \$10 includes lunch.

Dr. Terry Teykl is an authority on church growth and prayer having pastored small churches, plant churches and written 18 books on the subject. He is currently prayer pastor for the Faithbridge UMC in Spring, Texas and is on the adjunct faculty of The Bible Seminary in Katy, Texas. He is a chaplain for the KSBj radio station in Houston where he started a movement to have listeners praying *The Lord's Prayer* at Noon. In eight years this daily prayer meeting has grown to a million people.

Prayer provides what money or effort, or work cannot. Dr. Teykl will teach from Luke 11:1-13 and Luke 18:1-8 to help us pray effectively - now and without ceasing - the promises of scripture in times of uncertainty. So what is the basis of this confidence in prayer and how can we rely on the Holy Spirit to help and inspire us to pray without wavering? There is power in prayer.

If you'd like a more details, contact the church office, look for a brochure in the narthex, or talk to Pastor Bruce or Connie Gilmer before Sept. 8th.



THE CHURCH IS TURNING 50!

Yes, it's the big 5-0 for The United Methodist Church! Here are a few facts:

- The United Methodist Church was created on April 23, 1968, when the Evangelical United Brethren Church and The Methodist Church merged at General Conference in Dallas, Texas.
- The cross and flame logo was adopted later in 1968.
- In 1976 the first ten clergywomen delegates were elected to the United Methodist Conference.
- In 1977 The Upper Room Living Prayer Center was opened.
- In 1992 The Methodist Church in Russia is formally re-established.
- In 1996 "By Water and the Spirit", the official statement on baptism, was adopted. Also, in 1996 two separate, distinct orders of clergy—elders and deacons—were created.
- In 2001, after the 9/11 attack in the U.S., United Methodist Communications sponsored a billboard near ground zero. Offering support and reassurance, it featured an image of praying hands and a simple statement: "Fear is not the only force at work in the world today." More than 600,000 people saw the billboard every day of its three-month presence.
- In 2004 the General Conference adopted "This Holy Mystery" as the denomination's official statement on Communion.

*Information was taken from The United Methodist Church's website: www.umc.org
Watch for more tidbits of information in the months to come. Or visit the website to find out more about the history of The United Methodist Church.*

Harrisonburg District UMC Mission Central

The New Building is nearing completion!

For the Children's Clothes Closet: they hope to move clothing into the new building during August and September. Volunteers are needed.

For the Equipment Loaner Closet: they need help to clean and prepare the equipment for moving plus people and trucks to do the moving.

Want to help? Look for a copy of the District Newsletter in the narthex to find contact numbers (or call the church office).

Read Through the Bible 2018

Same Best Seller - Different Approach

Bishop Sharma Lewis invites us to join her in reading through the Bible – again - ***this time in Chronological Order.*** Copies of the daily reading outline are in the narthex or at www.vaumc.org.

AUGUST

- 1 Isaiah 64-66
- 2 2 Kings 20-21
- 3 2 Chronicles 32-33
- 4 Nahum 1-3
- 5 2 Kings 22-23;
& 2 Chronicles 34-35
- 6 Zephaniah 1-3
- 7 Jeremiah 1-3
- 8 Jeremiah 4-6
- 9 Jeremiah 7-9
- 10 Jeremiah 10-13
- 11 Jeremiah 14-17
- 12 Jeremiah 18-22
- 13 Jeremiah 23-25
- 14 Jeremiah 26-29
- 15 Jeremiah 30-31
- 16 Jeremiah 32-34
- 17 Jeremiah 35-37
- 18 Jeremiah 38-40;
& Psalms 74; 79
- 19 2 Kings 24-25;
& 2 Chronicles 36
- 20 Habakkuk 1-3
- 21 Jeremiah 41-45
- 22 Jeremiah 46-48
- 23 Jeremiah 49-50
- 24 Jeremiah 51-52
- 25 Lamentations 1:1-3:36
- 26 Lamentations 3:37-5:22
- 27 Ezekiel 1-4
- 28 Ezekiel 5-8
- 29 Ezekiel 9-12
- 30 Ezekiel 13-15
- 31 Ezekiel 16-17

District UMWomen Prayer Breakfast

Sat., Sept. 8 at 9:00 a.m. at Evangelical UMC, 513 E. Spotswood Ave Elkton
Sharon Harold, UMW District President will share about her trip the Holy Land.
Breakfast by the EUMW for \$10
Registration deadline is August 31.

Treasurer's Report: January - June 2018 Budget	
Contributions/Income	\$159,994.16
Expenditures	\$183,451.09
Year-to-Date Budget	\$179,331.50
Designated Contributions	\$56,294.84
Mortgage Report as of June 30, 2018	
Loan Amount (2/1/2010)	\$1,500,000.00
Principal payments	\$452,030.35
Loan Balance	\$1,047,969.65
Extra payments on principal	\$91,552.21

Betsy Hedrick reports: "\$53,020.⁰⁰ of envelopes have been pulled off the Wall of Giving thus far." Thank you!

Ways to Give:

Traditional:
check or cash in the offering plate or sent through the mail.

Electronic:
find the link to online giving on the church's webpage. www.DaytonUMC.net

Special transactions:
Talk to Mary Beth Morris in the church office.



Meetings this Month:

- Nominations & Leadership Development - August 1 at 7:00 p.m.
- Finance Committee – August 19 at 7:00 p.m.
- Church Council – August 20 at 7:00 p.m.

DUMC CHARGE CONFERENCE is Wednesday, September 12th at 7:00 p.m. All are invited. Come meet our new District Superintendent, Rev. Victor Gomez, and celebrate the missions and ministries of the past 12 months.



Dayton Autumn Celebration (aka "Dayton Days") - Saturday, October 6th:

October may seem far away but it will be here before we know it. Why not make crafts, enter them in the County Fair, win a ribbon and then donate the item(s) to the church's booth? It is also the season for making pickles, jelly and jam. These are always popular and sell well. The Youth will be asking for quart jars and lids for their soup (and the veggies to make it!). Start collecting and creating now!

Pearls of Wisdom

"A man begins cutting his wisdom teeth the first time he bites off more than he can chew," said Herb Caen. Though his tongue may have been planted firmly in his cheek, right next to said wisdom teeth, we do indeed learn from our mistakes — including the mistake of thinking we can handle more than we can, or that we know more than we do, or that we don't need anyone's help (including God's).

As far back as Old Testament times, people collected "wisdom sayings" into books from which we can still learn. Foundational to the book of Proverbs, attributed to King Solomon, is this first nugget of wisdom: "The fear of the LORD is the beginning of knowledge" (1:7).

May we cut the "wisdom teeth" of our lives not by foolishly overestimating ourselves but by following God.



CONTACT INFORMATION

In our ever-changing lifestyles it is often difficult to be sure everyone has your correct contact information. Have you recently...

- o Moved?
- o Cancelled your home phone?
- o Changed your cell phone number?
- o Changed your work/home email address?

If so, please be sure your information is updated with the church.

Direct questions and submissions for this publication to:
Sally Smith, Editor
DUMCNews@comcast.net
I have a box in the Coffee Social Room, too!
Next Deadline: Sunday, August 26

Dayton United Methodist Church

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**Winning The Race
Every Day!**



A Little More About Lodestar Mountain Inn

At the end of 2015, a sequence of events led Paul and Gladys Weaver, good friends of Steve, to purchase 524 acres of land in Upper Tract, WV and donate it to be the future site of the Lodestar Mountain Inn at Smoke Hole. Plans were made for the inn to be a retreat center for veterans, business leaders, pastors, and all those who have grown weary through life's battles and stressors – a place of solace and peace surrounded by the beauty of God's creation. The Inn is scheduled for completion this fall.

A Little More About Victory Weekend:

Victory Weekend is a division of the Steve Wingfield Evangelistic Association. It is a non-profit organization supported by the voluntary contributions from like-hearted individuals, organizations and the communities it serves.

Victory Weekend conducts outreaches at select racing venues across the United States. The ministry also sponsors various other events, including area-wide festivals and community galas.

Victory Sunday - September 9 at 10:00 a.m.

Dayton United Methodist Church

Special Guest: Steve Wingfield (*and a race car!*)

Come and hear Steve's message on "Winning the Race Every Day!" He will relate his experiences and insights of the Victory Weekend ministry which is taking a message of hope to racing venues, meeting race fans on their own turf, and reaching out to honor veterans, military personnel, and first responders. **PLAN TO COME AND INVITE SOMEONE!**

Steve Wingfield lives, eats, and breathes evangelism. Everybody who knows him would simply say, "That is who and what he is."

Steve serves as CEO and Evangelist of the Steve Wingfield Evangelistic Association and Victory Weekend headquartered in the beautiful Shenandoah Valley of Virginia. A Virginia native, Steve has been in the ministry for well over 40 years serving as a pastor in Roanoke before devoting himself to full-time evangelism.

Steve's accomplishments include:

Graduate of Eastern Mennonite College and Trinity Evangelical Divinity School. Honorary doctorate from Liberty Baptist Theological Seminary. Instructor at Billy Graham Training Center, Palau Alliance Connect Conference, Portland, OR and Tyndale Theological Seminary in Amsterdam.

Author of several books including *Winning the Race Every Day* and *Live the Adventure*. Co-author of the best-selling *Come to the Table: Food, Fellowship, and a Celebration of God's Bounty* and *Share the Bounty: Finding God's Grace through the Spirit of Hospitality*.

Conducted scores of area-wide evangelistic events in 16 states and 17 foreign countries

Instrumental in establishing the organization Jesus – Hope for Romania just after the Romanian revolution in 1989.

Steve and his wife Barbara make their home in Mount Crawford, Virginia. They are the parents of two grown children, Michelle and David, and are the proud grandparents of eight beautiful grandchildren. He is often quoted as saying, "I have been called and I am committed to use every available means to reach every available person."

Steve is now fulfilling his long-time dream of evangelizing at NASCAR races around the country. SWEA's Victory Weekend is taking the Good News of Jesus Christ to racing venues, meeting race fans on their own turf, and proclaiming God's message of hope through Scriptures, stories, and songs.

Steve's heart's desire is to train and equip a new generation to do the work of the Lord, to encourage pastors and church leaders to stay faithful to the Word of God. Most recently, he is working hard to develop a retreat center for pastors, business leaders, and those damaged by the battles of life – the Lodestar Mountain Inn in beautiful Smoke Hole, West Virginia.

He is also actively involved in Lodestar Guidance, a leadership program designed to strengthen and develop the character of a new generation. For information, visit www.Lodestar-Guidance.com.

