

March 2025

BROADCASTER

A magazine of Worship Anew



CROSSES WE BEAR

Seeing Christ in our times of hardship



Matthew F. Leighty

Matthew F. Leighty
Executive Director

AMAZING GRACE

God's Unwavering Love

What does it mean to bear our crosses? It means enduring hardships, facing persecution, and remaining steadfast in our faith despite the challenges we encounter. Jesus warned us that in this life, there will be trouble (John 16:33). Yet, He also promised that we would never be alone in our struggles.

One of the most harrowing examples of human suffering is the Transatlantic Slave Trade. Over four centuries, millions of Africans were forcibly taken from their homes, transported across the Atlantic in brutal conditions, and sold into slavery. The inhumane treatment and high mortality rates during the Middle Passage resulted in the deaths of millions of people. This chapter in history is a stark reminder of the immense suffering that can occur in

the darkest times.

The hymn “Amazing Grace” is a poignant reminder of God’s grace and redemption. Written by John Newton in the 1770s, it reflects his personal journey from a life of sin to one of faith. Newton, once a captain of a slave ship, experienced a profound spiritual conversion, eventually leading him to renounce the slave trade and become an ardent abolitionist. His hymn continues to inspire and remind us of the possibility of redemption and change:

*Amazing grace! How sweet the sound
That saved a wretch like me!
I once was lost, but now am found;
Was blind, but now I see.*

John Newton’s story is a powerful testament to the transformative power



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*Worship Anew engages and equips aging adults with
resources to live a full and abundant life in Jesus Christ.*



of God's grace. I have never had a comparable experience to what John Newton went through. However, in times of despair, we may connect with John Newton in our own ways. 1 Peter 2:24 (ESV) tells us, "He himself bore our sins in his body on the tree, that we might die to sin and live to righteousness. By his wounds you have been healed." This moving verse not only highlights the profound sacrifice Jesus made for us but also speaks to the healing that His suffering brings. It gently invites us to consider our personal struggles and the burdens we carry each day, reminding us that we are never alone in our journey.

One of the most comforting truths of our faith is that God understands our

struggles because He lived through them. Jesus, fully God and fully man, experienced the pain, sorrow, and temptations that we face. He knows what it means to suffer, and He walks with us through our darkest moments.

At Worship Anew, we are committed to sharing the message of God's love and grace with those who need it most. Through our ministry, we reach out to individuals who are facing their own crosses, offering them hope and encouragement through the Gospel. Your support enables us to continue this vital work, bringing the light of Christ into the lives of countless people.

As we journey through the Lenten

season, we are reminded that our lives on this earth often involve challenges. Let us remember that our struggles are not in vain. They are part of our journey, shaping us into the people God has called us to be. Let us embrace our crosses, knowing that through them, we are drawn closer to God.

May this season of Lent be a time for deep reflection for all of us. Remember, you are not alone in your struggles. God is with you, and His promises are true.

Just as John Newton found redemption and transformation through God's amazing grace, we too can find strength and hope in His unwavering love.

He himself bore our sins in his body on the tree, that we might die to sin and live to righteousness. By his wounds you have been healed.

1 Peter 2:24 ESV

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SERVING GOD WHILE SERVING HIS COUNTRY

Chaplain Craig Muehler to be a guest pastor on Worship Anew

For Chaplain Craig Muehler, the path to becoming a pastor had always been the plan, but serving his country while leading others to Christ came as an unexpected turn in the road.

“I was led to be a chaplain when I was in the pre-seminary program at CUC (Concordia University-Chicago) and met a recruiter who shared about this exciting ministry among the military personnel and their families,” he said. “The bottom line for me was it was a wonderful mission opportunity.”

After finishing his post-graduate work, he was commissioned as an ensign into the U.S. Navy theological student program in 1986. After his ordination two years later, he became part of the Navy Chaplain Corps, serving as a chaplain in the reserve while also leading St. John’s Lutheran Church in McClusky, N.D., as its pastor. In 1991, he was called for active duty as the staff chaplain on the Destroyer Squadron 31, where he completed two deployments in the Western Pacific.

Over the next few years, he would serve all over the world as a chaplain

for sailors, marines, soldiers, airmen, and National Security Agency civilians, including being deployed overseas in support of “Operation Iraqi Freedom.”

“Most of those I worked with as a chaplain were between 18 to 26 years old. Many of them would never darken the door of a church, but they will come to speak to their chaplain,” he said. “It also allowed me to bring Word and Sacrament ministry to our LCMS folks who are deployed and serving in austere and dangerous conditions away from their families and congregations.”



Now a retired U.S. Navy captain, Muehler serves as the director of the LCMS Ministry to the Armed Forces. He began serving in that position in August 2014 after retiring as deputy chaplain of the U.S. Marine Corps in July 2014.

As director of the LCMS Ministry to the Armed Forces, he is the chief liaison to the Department of Defense for 125 LCMS chaplains serving in all branches of the military — active and reserve — and the Civil Air Patrol. His responsibilities include recruitment of chaplain candidates, endorsement for military duty, denominational training, education for ministry within the armed forces, maintaining updated records on all pastoral acts performed by Lutheran chaplains, and ministry support for the families of LCMS chaplains within the military and the communities in which they live.

He joins us this month for our Ash Wednesday program and will return next month to lead our Good Friday program.

“My prayer is that (the viewers) will be ready for the battlefield of life as they face their sicknesses,

temptations, addictions, guilt, broken relationships, pet sins, loneliness, or whatever the devil, the world, and our sinful flesh hurl at us,” he said. “We are all in a sin-sick world and poor miserable sinners, but as we go through this Lenten season, we are reminded again and again that we are forgiven for Christ’s sake and that our Lord Jesus saves us. He did live, suffer, die, and rise again to redeem us lost and condemned creatures, and He gives us forgiveness, life, and salvation.”

The Ash Wednesday and Good Friday programs will be offered through our digital-only platforms, including streaming on our YouTube channel, through Roku, Apple TV, Google TV, and Amazon Firestick, as well as online on our website at WorshipAnew.org or through our app on iPhone and Android devices.

Learn more at WorshipAnew.org/app.

Our viewers overseas may also watch Chaplain Muehler as he leads devotions alongside our Worship Anew programs through the American Forces Network for those serving abroad.

What is Ash Wednesday?

Ash Wednesday begins the season of Lent, a time for reflection on our sin so that we are led to contrition, and then, to the cross. The use of ashes reminds us of death and mourning.


With the first sin from Adam and Eve, death was brought into this world. We mourn the damage that sin does. We mourn that we have participated in the sin that destroyed our relationship with God and our relationships with others.

We begin this journey of Lent as we approach our confession of sin, and through this, we know the only solution is the cross of Christ.



Production
volunteer Edith
Rodenbeck helps
Chaplain Craig
Muehler prepare
for his recording.





Laurie Grim serves as a preschool teacher at St. Peter's Lutheran School in Fort Wayne, Ind.

Not a job, but a calling

Preschool teacher finds her path by following her father's lead

*By Ashley Wiehe
Director of Communication*

Growing up, Laurie Grim watched the impact that her dad made by serving in a school. As principal, he was daily guiding the next generation in their educational journeys, and also by serving in a Lutheran school and church, he was preparing their hearts for their Christ-centered lives. Today, she leads the smallest of the small on their own faith journeys.

For 30 years, Grim has taught preschool and some kindergarten, and has spent the past 16-plus years teaching in the preschool at St. Peter's Lutheran School in Fort Wayne, Ind.

"I think I feel called with early childhood education just because I've always loved little children. I've always loved the way that they love unconditionally," Grim said. "They have such a wonder about them that they want to learn."



For Grim, she saw the path that God had laid out for her from childhood by watching her parents serving at the school, participating in the church choir, and now seeing the smiling faces of her students in the classroom each day.

“I got a front row view of what it was like to be in ministry,” she said. “I saw what my dad did and the effect that he had on people. It kind of went along with the path I was going. I loved children, I loved music, I loved creating things, and all those things kind of go together in teaching.”

As you walk into her classroom, pictures, sayings, and reminders of God’s love adorn the walls. They provide inspiration, hope, and smiles to these 3, 4, and 5 year olds.

“I get them at a time when I can help them just be excited to be there,” she said. “Some of my favorite things to do with those kids is to see them come in every day, and they’re so excited to learn. And I like to sit back and just listen to what they have to say.”

Being a preschool teacher is a true calling because it is not easy to wrangle 10-plus little ones each and every day, but for her, it’s a love that brings her back time and time again.

“I love what I’m doing. I don’t consider it to be a job,” Grim said. “When you’re teaching, it’s so different. Every year is different, every child is different, so you never get bored.”

Now in his heavenly home, Grim’s father, Ron Koch, still impacts how she approaches education and how she approaches guiding these little ones to Christ.

“I remember standing by him at the hospital, and the last thing that he said to me was, ‘Lori, don’t cry.’ He said, ‘I’ll see you one day in heaven.’ And I think that’s why I keep doing it. I think that’s why I would love to see the legacy of Christian education continuing because that’s what we do,” she said. “We have the assurance of heaven and that one day we’ll be with Jesus, and what a wonderful thing to share with other people.”

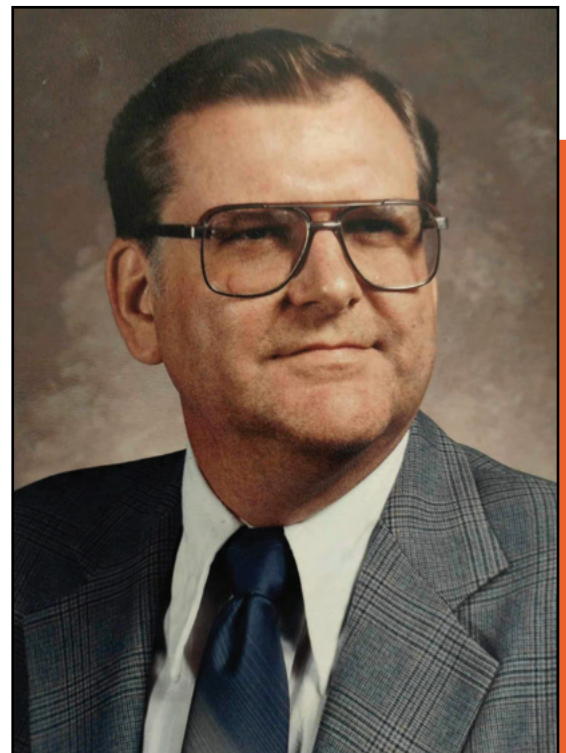
“I think I feel called with early childhood education just because I’ve always loved little children. I’ve always loved the way that they love unconditionally.”

~ Laurie Grim



Laurie Grim participated in a video project, produced by Worship Anew, which celebrated Church Workers in various professions. Use your camera app to scan the QR code or visit [YouTube.com/@worshipanewonline](https://www.youtube.com/@worshipanewonline) to watch a video about Laurie Grim.

Ron Koch, Laurie’s father, was her inspiration to becoming a teacher.





What can we learn from the Transfiguration of Our Lord?

*By Thomas Moll
Director of Content & Innovation*

Visualization is a concept that some use to stay motivated in accomplishing goals such as a diet, workout routine, or to get through something like physical therapy. The idea is to come up with a clear vision of what it will look like after you accomplish your goal. This is used all of the time in advertising. (For example, they tell you that the smiling, happy, beautiful person can be you after you get that gym membership.)

Jesus gives James, Peter, and John an image of glory in Luke 9:28–36. As Jesus was praying, “the appearance of his face was altered, and his clothing became dazzling white” (v. 29 ESV). While Jesus is in this transfigured state, Moses and Elijah appear and are talking to Jesus. Peter expresses a desire to set up some tents for everyone so that they can stay up on the mountain, and then a cloud forms and God speaks out of the cloud, “This is my Son, my Chosen One; listen to him!” (v. 35 ESV).

So, what’s the lesson here? Is it that we should pray so hard that our clothes might turn white, and we’ll then be considered holy? God’s glory is shown to strengthen the faith of His followers who are up on the mountain with Jesus as well as the faith of His followers who find ourselves in the valley.

With the appearance of Moses and Elijah, we’re reminded that the law and the prophets point to Jesus. What an amazing gift for Peter, James, and John to see the life eternal visualized with these heroes of faith. It must have been a tremendous blessing to be able to see Jesus in His glory and to hear the voice of God, the Father!

As we enter this season of Lent, we can take all of this as an image of what we will get on the other side of our suffering in this world. Someday, we will also see Jesus in all His glory — His face shining like the sun.



Worship Anew in March

Year 2025 | Series C



Changed by the Mountain

March 2, 2025 – Transfiguration of Our Lord ~ Rev. William Mueller

Transfiguration Sunday is the day to remember the moment Jesus revealed His glory to Peter, James, and John. The account of Moses' death upon Mt. Nebo, and his reappearance with Jesus on the Mount of Transfiguration, invites us to see how we, too, are changed by the mountain.

Sermon Text: Deuteronomy 34:1-12

Readings: Psalm 99; Deuteronomy 34:1-12; Luke 9:28-36



Can God Really Forgive Me?

March 5, 2025 – Ash Wednesday ~ Rev. Craig Muehler (Guest Pastor)

God shows us His love and mercy in His dealing with King David. We are reminded that our Lord, in His mercy, also forgives all repentant sinners like us.

Sermon Text: Psalm 51

Readings: Psalm 51; Joel 2:12-19; Matthew 6:1-6, 16-21



It Is Written

March 9, 2025 – First Sunday in Lent ~ Rev. Paul Shoemaker

Jesus resisted Satan's temptations and, in so doing, showed us how we, too, can resist. We turn to God's Holy Word and rebuke Satan saying, "It is written."

Sermon Text: Luke 4:1-13

Readings: Psalm 91:1-13; Romans 10:8b-13; Luke 4:1-13



Celestial Civics

March 16, 2025 – Second Sunday in Lent ~ Rev. Dr. Thomas Ahlersmeyer

Lent powerfully reminds us that we don't belong here, that we hold heavenly citizenship. Today we learn of the privileges and responsibilities, the pitfalls and opportunities, of celestial citizenship.

Sermon Text: Philippians 3:20

Readings: Psalm 4; Philippians 3:17-4:1; Luke 13:31-35



Discipline From the Lord

March 23, 2025 – Third Sunday in Lent ~ Rev. Dr. Walter Maier III

We are all sinners. This means that, at times, we will receive discipline from the Lord. But rejoice! This discipline comes from the love of God and is for our good.

Sermon Text: Psalm 85

Readings: Psalm 85; 1 Corinthians 10:1-13; Luke 13:1-9



The Prodigal Father

March 30, 2025 – Fourth Sunday in Lent ~ Rev. Thomas Eggold

When we return to our Lord in our sin, our heavenly Father is always there, arms wide open, ready to restore us to the family. Our sin is great and deserves nothing but punishment, but His grace is greater.

Sermon Text: Luke 15:11b

Readings: Psalm 32; Isaiah 12:1-6; Luke 15:1-3, 11b-32

Physical Therapy Works – If You Do

By Dr. Zach Schmucker PT, DPT

Physical therapy (PT) is a journey of healing and recovery. For many older adults, this journey begins after a fall, a joint replacement, or to address chronic pain or mobility issues.

While physical therapy offers tailored exercises, expert guidance, and tools to regain strength and independence, there's one crucial factor that can determine its success: your active participation. The old adage, "You get out of it what you put into it," rings especially true in physical therapy.

Why Effort Matters in Physical Therapy

Physical therapy isn't a passive process. While your physical therapist will create a customized plan to help you recover, the exercises, stretches, and routines are only effective if you commit to them. The time you spend in the clinic, often one to three times a week, is just a small fraction of your overall recovery process. The real progress happens when you consistently practice the prescribed exercises at home and maintain an active mindset throughout your day.

When you actively participate in physical therapy, you:

Build strength and flexibility faster. Following your therapist's plan helps rebuild the muscles and tissues that support your body. Consistency is key to achieving these improvements.

Reduce pain and stiffness. Moving regularly and properly, even when it feels uncomfortable, helps blood flow, decreases inflammation, and prevents joint stiffness.

Regain independence. The more effort you put in, the sooner you'll notice improvements

in balance, walking, and everyday activities like climbing stairs or getting in and out of a chair.

Challenges Older Adults Face — and How to Overcome Them

Older adults recovering from falls or surgeries may feel hesitant to push themselves. Pain, fear of falling again, or doubts about their abilities can create mental roadblocks. These feelings are valid, but they don't have to hold you back.

Here are some ways to overcome common challenges:

Set Realistic Goals: Start small and celebrate milestones. Whether it's walking an extra few steps each day or improving your range of motion, acknowledging progress can motivate you to keep going.

Communicate with Your Therapist: Your therapist is your partner in this process. If something feels too difficult or painful, speak up. They can adjust your plan to better suit your needs and comfort level while still challenging you.

Stay Positive: Recovery takes time. It's normal to have setbacks, but staying positive and focused on your goals can help you persevere.

Get Support: Engage family members, friends, or a caregiver to remind you to do your exercises and cheer you on. Having a support system makes a big difference.

The Rewards of Hard Work

When you commit to physical therapy, you're investing in yourself. The benefits go beyond



physical improvements. Many older adults report that sticking to their therapy program improves their overall confidence, mood, and quality of life.

Consider this: after an injury or surgery, some people return to walking comfortably within weeks, while others struggle for months. Often, the difference lies in how diligently they follow their PT plan. Those who embrace the process and put in the effort often see faster, longer-lasting results.

A Few Tips for Staying on Track

Make PT Part of Your Routine: Treat your home exercises like a daily appointment. Set reminders on your phone or pair exercises with another habit, like doing them before lunch or after your morning coffee.

Stay Consistent, Even on “Off Days”: Some days, you may feel tired or unmotivated. Doing

even a little bit of movement can keep you from losing progress.

Focus on the Big Picture: It's easy to get caught up in the discomfort of a single session, but remind yourself of the greater goal — regaining your freedom to move and enjoy life.

Physical therapy is a partnership between you and your therapist, but the success of that partnership depends on your effort. It's not just about showing up to appointments; it's about showing up for yourself every day. Whether you're recovering from a fall, surgery, or managing chronic pain, remember that the work you put into physical therapy is an investment in your health, independence, and quality of life.

The road to recovery may feel challenging, but with dedication, patience, and trust in the process, you'll be amazed at what you can achieve. After all, your effort is the most powerful tool in your recovery journey.



Living With Death

By Jan Bathke

Thud ... I'll never forget that sound. I heard it from my laundry room at 6:00 a.m. on January 2, 2024. I found my husband of almost 14 years lying on the bathroom floor. Rod didn't want me to call 911, but despite his stubbornness I called them anyway. They came in a matter of minutes and took him to the hospital where he was immediately taken to the cath lab.

The cardiologist successfully cleaned out a major artery and placed a stent. While in CCU, Rod recovered, drank some water, and apologized for being such a bother. Hours later, he coded and was put on life support. He never recovered. At noon on January 4, he went to Heaven and is now experiencing what we all long for — eternity with our Lord and Savior.

But how do I carry on? How can I live in the midst of death? How do I manage to take care of all the mundane matters of life while grieving my best friend?

In answering that gut-wrenching question, I remember saying this to the young nurses who had cared for Rod in CCU, “God is good all the time. All the time, God is good.” And I was actually smiling to them when I said that — because God IS good all the time.

In no way am I making it sound like I smile and laugh my way through the day — not at all. Grieving is hard, lonely, depressing. But do you know what God gave me in the midst of all of this? He gave me friends, family, a compassionate counselor, and my GriefShare group who became “Jesus with skin on.” Who cried with me, and prayed with me, and held my hand in church when it became too hard to be there.

And He also directed me to scripture where I found the answer to my initial question of “how do I carry on?”

“Come to Me, walk with Me, hold tight to Me,” Jesus whispered to me.

Jesus spoke to me through scripture. Other times He spoke to me through people, whether through their words or actions.

Full disclosure here — I didn’t always listen to His voice. Oftentimes, I thought I was strong enough to go it on my own. But it was on those days that I struggled more. I sobbed uncontrollably, and then I would text a good friend and my siblings and say, “I’m struggling.” They would respond with the words I needed to hear — words of compassion and assurances from scripture.

For those of you reading this article, whether or not you are grieving the loss of someone dear to you, you will find comfort and direction in the verses from scripture that I’ve listed below. Surprisingly, a popular Christmas hymn verse speaks to me on particularly tough days. “Be near me, Lord Jesus I ask you to stay. Close by me forever and love me I pray” (from “Away in a Manger”).

I am sure you have your favorite verses that speak to you. Perhaps you could add these to your “collection”:

“Seek the Lord and his strength; seek his presence continually” I Chronicles 16:11 (ESV). I’m a visual learner, so picturing the process of me actually turning my head and seeking Jesus brings Him close to me.

“Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him and he will make straight your paths” Proverbs 3:5-6 (ESV). There are days when I’m crying out loud while saying this verse. He knows what’s best for me — for you. Take Jesus at His word. He will take care of you. And here’s where I say to me — Jan, take Jesus at His word.

“... casting all your anxieties on him, because he cares for you” I Peter 5:7 (ESV). Here’s another great visual verse. Picture in your mind the act of throwing your

continued on page 14

problems and grief at Jesus. And then watch Him catch them and keep them.

There are many more verses that I could suggest, but these three have really ministered to me. That being said, let me bring you up to speed regarding how the Lord continues to care for me.

Fast forward to January of 2025, a year after Rod went to Heaven, I continue my lifelong process of healing. These verses from Jeremiah 29:11-12 (ESV) have been my rock, my reminder, and my reassurance of God's faithful presence in my life: **"For I know the plans I have for you," declares the Lord, "plans for welfare and not for evil, to give you a future and a hope. Then you will call upon me and come and pray to me, and I will hear you."**

You see, I will never completely recover from the sudden loss of my husband. But, I will always be surrounded by the love of friends, the joy of Bible studies, and the contentment I feel when I worship and pray.

I still have sad and lonely days, and I still sob. But I continue to attend GriefShare and absorb the advice those sessions provide me.

In addition to the aforementioned activities, I'm learning the importance and delight of reaching out to others and ministering to them. That's what the body of Christ is supposed to do. The verses in the New Testament regarding the care of widows and orphans have taken on a whole new meaning for me. Just as people have reached out to me, I have been urged — as a new widow — to reach out to others, as well.

One final thought. If you haven't already, listen closely to the third verse of "Away in a Manger." It's such a simple and tender song with a spot-on message:

"Be near me, Lord Jesus I ask you to stay. Close by me forever and love me I pray. Bless all the dear children in Your tender care. And fit us for Heaven to live with You there."

My hope for you is that you listen to Jesus as He whispers to you — **Come to Me, Walk with Me, Hold tight to Me.** Remember, God is good all the time. All the time, God is good.

Jan Bathke, Eau Claire, Wis., is a writer for our Hope-Full Living devotions. If you would like to learn more about Hope-Full Living, please visit hopefulliving.org.



Why does God allow suffering?

By Rev. Dr. Walter A. Maier III

Why do believers suffer while here on earth? This is a question which every Christian asks, since none of us is exempt from trials, suffering, and grief in this life. Which of the great people of the Bible did not have sadness and difficulties? For example, when the Apostle Paul writes in Romans 8 of believers having to endure trouble, hardship, persecution, hunger, nakedness, and danger, he is writing from his own experiences. Think, too, of Martin Luther, whose life was threatened by the powers of his day, who had to deal with health issues, and whose dear daughter died.

In general, it may be stated that we suffer simply because we are living in a world which is corrupted and ruined by sin. The awful effects of sin are swirling around us and in our bodies.

But more must and can be said. Sometimes, we, just like Paul, go through tribulations on account of our faith in Jesus Christ, by holding to and living by His Word, and by our witnessing for Him. In turn, God can use our faithfulness, which He brings about as a powerful witness to the unbelieving world, including our persecutors.

Sometimes, we suffer because we sin, and we are receiving necessary and blessed discipline from the Lord. Related to this is that trials can serve to restrain us from sin. At times, we learn

by being reined in with the bit of affliction.

Troubles, sorrows, and sufferings can serve to bring us closer to God and to refine and strengthen our faith. They cause us to focus on the Lord, to be more in His Word, to receive Christ's Supper often, and to pray to God with greater frequency and fervor. We are led to rely completely on Christ's strength and wisdom, to cast ourselves totally on His mercy. These trials can act as fires to burn away our spiritual dross and leave us made up in larger measure of spiritual gold.

In the same way, troubles, sorrows, and sufferings can result in our growing in the life of good works. As a rose bush needs to be clipped so that it will reach its full potential as a flower-bearer, or a vine that is pruned so that it will produce more grapes, so at times it is necessary for us to be pruned through affliction in order that we might bear more flowers, or fruit, for the Lord. Jesus, referring to Himself as the vine, and to believers as branches joined to the Vine, said that every branch that does bear fruit His Father prunes so that it will be even more fruitful.

Among the good works that flow from faith is compassion for those who are going through hard times. Troubles, sorrows, and sufferings can bring us closer to our fellow human beings who are

suffering. We will be led to pray for the afflicted, and, as we are able, to visit and bring cheer to them through the Gospel and to help them in their time of need.

Trials are used by the Lord to help prepare us, through His Word and sacrament, for the life to come. They lead us to put our mind on heaven and to remember the coming Judgment Day for which we are ready through faith in Christ. Tribulations will prevent us from becoming so enamored with this world that we forget that heaven is our real home.

In heaven, we will fully see the reason for our earthly hardships. But presently, we continually keep in mind what Paul wrote in Romans 8, that "for those who love God all things work together for good" (v. 28 ESV).

God allows suffering to come into our lives ultimately for our benefit. Thus, we keep on trusting in the Lord, even when going through difficult times. He loves us with an awesome love, as demonstrated decisively by the cross and the empty tomb. Nothing can separate us from His love, which constantly enfolds us, now and forever.

The Rev. Dr. Walter A. Maier III has been a regular pastor on Worship Anew since 1998. He currently teaches in the Exegetical Department at Concordia Theological Seminary in Fort Wayne, Ind.



Preparing your legacy with your online accounts

From Crescendo Interactive, Inc.

At any given time, the average American maintains between 30 and 80 online accounts. These may be with banks, financial institutions, utility companies, email providers, social media outlets, commercial shopping or travel sites, and accounts unique to technology such as an account to purchase apps for a smartphone.

Modern estate plans should include an “ePlan” to manage online accounts and online data. There are four specific steps to creating an effective ePlan. These include compiling a list of each account along with an explanation of how each is used; developing a plan for storing electronic information; naming an executor to manage the accounts; and providing appropriate direction to your executor.

1. Compile a List of Accounts and How to Access Them

The first part of an effective ePlan is to gather information and to compile a list of your accounts together with information about the accounts. Your list should specify the username, password, account number, and a description of what is included in each account. Because passwords frequently change, you should be sure to keep this list up to date.

There are four major types of online accounts: personal, financial, business, and social media. Examples of personal accounts include email accounts and those used in conjunction with photos, videos, music, and apps for smartphones or tablets.

Financial accounts might include savings and checking accounts, retirement accounts, utility accounts, and accounts related to travel and shopping. Increasingly, people are using electronic devices to bank online, including linking accounts for automatic payments, to manage retirement and investment accounts, and to shop online at sites such as Amazon, eBay, airlines, and other companies. In many cases, the estate executor will need the account holder’s username, password, and account number to identify and access any online financial accounts and to ensure that they can be left to family.

Examples of social media accounts are Facebook, Twitter (now called X), and LinkedIn. These accounts may be valuable because they contain photos and comments that should be passed on to family. A good ePlan will instruct the executor how to dispose of these assets, such as whether the executor should copy the data from these accounts to share with family and whether to wind down and close these accounts.

2. Store and Protect Your Information

The second part of an effective ePlan is the development of a plan for storing information. This will involve saving the list that you compiled as well as backing up important data files and account information. Because an ePlan account list contains sensitive information such as usernames and passwords, it is essential to maintain the security and confidentiality of this list.



For purposes of security, and in order to keep the list up to date, maintain a single list. Avoid saving the list on a computer in case of data loss or a data breach. Do not include this list in a will or living trust; these documents may become public. Save the list in a secure location such as in a locked, fireproof home safe or safety deposit box. Some states require that a safety deposit box cannot be opened after the owner passes away without the approval of the probate court. Ask your attorney if you live in one of these states. If you do, consider storing your list in a home safe.

3. Select Your Digital Executor

After compiling a list and selecting a storage method, the third part of an ePlan will be the selection of a digital executor. Many states have passed laws that give access to online accounts to the executor of an estate. In some cases, however, state law may limit access if the executor does not have the password or an estate plan does not clearly grant powers to the executor to access these accounts. Accordingly, your estate plan should be explicit in the granting of authority with respect to online accounts, and the ePlan should provide the necessary passwords to the executor. Institutions that provide online account access may give the executor access upon a showing of appropriate authorization in the estate plan or, in some cases, may require an order from the probate court. For some accounts such as Bitcoin, the executor will need the password to access the account.

4. Provide Your Executor with “Digital Directions”

The fourth and final part of an ePlan includes a letter of instruction to the digital executor. This letter will tell the executor how to manage your online accounts and digital assets. It may also provide recommendations for the distribution of various accounts, assets, files, and information to family. Information in personal accounts, such as photos and videos, can easily be duplicated.

Protect Your Digital Assets

Digital estate planning is a new and rapidly changing field. By incorporating an ePlan into your estate plan, you can ensure that your executor will take the right steps to preserve and protect these accounts and that valuable and sentimental data can be passed on to family and loved ones.

Where does the tradition of using burned palm branches for Ash Wednesday come from?

In many churches, palm branches are used on Palm Sunday to remind us how Jesus was welcomed into Jerusalem with shouts of “Hosanna!” In the Catholic Church, these palm branches would be blessed and then would need to either be burned or buried instead of just discarded. Other churches have continued this practice of burning the palm branches to use for Ash Wednesday as a reminder of our sin, our repentance, and what Jesus rode into Jerusalem to do for us. He entered the city knowing that He would die so that we might not remain dead in our sins.

Where does the word prodigal come from?

The Latin Vulgate Bible was the first to use the word *prodigus* to describe the son who squanders his early inheritance in Luke 15:11-32. This word can be translated as “extravagant.” German translations used the word “lost” instead to go along with the “lost” theme of the preceding parables in Luke 15. On March 30, Pastor Eggold’s message, “The Prodigal Father,” takes the word “prodigal” and applies it to the father instead of the son. Watch the program to reflect on the extravagant love our Heavenly Father has for us.

What is St. Joseph, Guardian of Jesus day?

St. Joseph, Guardian of Jesus day is celebrated on March 19. As we look at the life of Jesus in the Bible, we have much more information on Mary than we do Joseph. Yet, he does play an important role as a family protector while Jesus was a boy. For reflection, go to Matthew 1-2. Joseph listened to the angel and decided not to divorce Mary, but instead to raise up this child, born of the Holy Spirit. We see Joseph’s role as protector play out with the family flight to Egypt to escape the brutality of King Herod. After Herod died, Joseph received another message from an angel that it was safe to return to Israel. But when Joseph heard that Archelaus (who was also brutal) was ruling in place of his father Herod, he feared for his family. He listened to God again to take his family to Galilee. Men aren’t always the best listeners, but we see that Joseph, again and again, changed course because he listened to what God would have him do to protect his family. We can all find inspiration in Joseph’s story of faithfulness to carry out our own roles in a way that gives glory to our Heavenly Father.

A note from the Editor ...

In our letters to the editor section, we would like to answer any and all questions that you have about scripture, aging well, and our ministry. Please send your questions to editor@worshipanew.org. Please know that we will try to answer as many questions as we can. Thank you and enjoy!

The Hidden Landscape of Senior Addiction

By Toni Lovell, MSW, LCSW, LCAC, MAC

Most people think of addiction as a young person's struggle, but seniors face unique challenges that can lead to substance dependence. It's like a complex puzzle where multiple pieces — physical health, emotional well-being, and life circumstances — come together in unexpected ways.

Why are Seniors Vulnerable to Addiction?

As seniors, our daily routine is dramatically altered by retirement, we may have experienced the loss of a spouse or close friends, and our bodies are facing new challenges. These significant life transitions create a perfect storm for potential addiction.

How Addiction Looks Different in Seniors

As we age, our bodies process medications and substances differently. What might have been a manageable amount of medication in younger years can become problematic. There is a delicate chemical balance that becomes increasingly sensitive with age.

Common Paths to Addiction

Seniors typically fall into addiction through several common routes:

- ▶ **Chronic Pain Management:** Persistent pain can lead to overuse of prescription medications.
- ▶ **Emotional Coping:** Dealing with loss, isolation, and life changes might trigger substance use.
- ▶ **Accidental Dependency:** Many seniors become addicted unintentionally through prescribed medications.

Recognizing the Signs: What to Look For

Addiction in seniors isn't always obvious and can blend into other age-related changes. Watch for





these subtle indicators:

- ▶ Sudden changes in behavior or mood.
- ▶ Unexplained financial difficulties.
- ▶ Increased secrecy about medication.
- ▶ Cognitive changes that seem out of character.
- ▶ Frequent doctor visits or “doctor shopping.”

The Most Common Substances for Seniors

Contrary to popular belief, seniors aren't typically struggling with illegal drugs. The real culprits are:

- ▶ Prescription opioids.
- ▶ Alcohol.
- ▶ Anxiety medications (benzodiazepines).
- ▶ Over-the-counter medications.

Supporting a Loved One

What NOT to Do:

- ▶ Don't shame or blame.
- ▶ Avoid judgmental language.
- ▶ Never dismiss a struggle as “just getting old.”

What TO Do:

Addiction support requires:

- ▶ Patience.
- ▶ Understanding.
- ▶ Professional guidance.
- ▶ Unconditional love.

Here are some resources that can assist with treatment and/or support:

Support/Support Groups

- ▶ Celebrate Recovery: www.celebraterecovery.com
- ▶ Alcoholics Anonymous: www.aa.org
- ▶ National Alliance on Mental Illness (Mental Health Support): 1-800-950-6264 or www.nami.org
- ▶ National Drug Helpline: 1-844-289-0879 or drughelpline.org
- ▶ 988 Suicide and Crisis Lifeline: call 988

The Road to Recovery

Addiction is not a moral failure — it's a complex health condition. For seniors, recovery means more than just stopping substance use. It's about rebuilding quality of life, managing underlying health conditions, reconnecting with joy and purpose, and creating a supportive environment. Every senior's journey is unique. Addiction does not define a person — it's merely a challenge to be understood, addressed, and ultimately overcome.

It's never too late to seek help, and recovery is possible at any age.

Toni Lovell is the Director of Clinical Services at Lutheran Social Services of Indiana in Fort Wayne, Ind.

What does God do about Suffering?

By Renee Schuller
Care Ministry Specialist

People often wonder, how can a good God let bad things happen? Let's dig into God's Word to find the answer He gives to us.

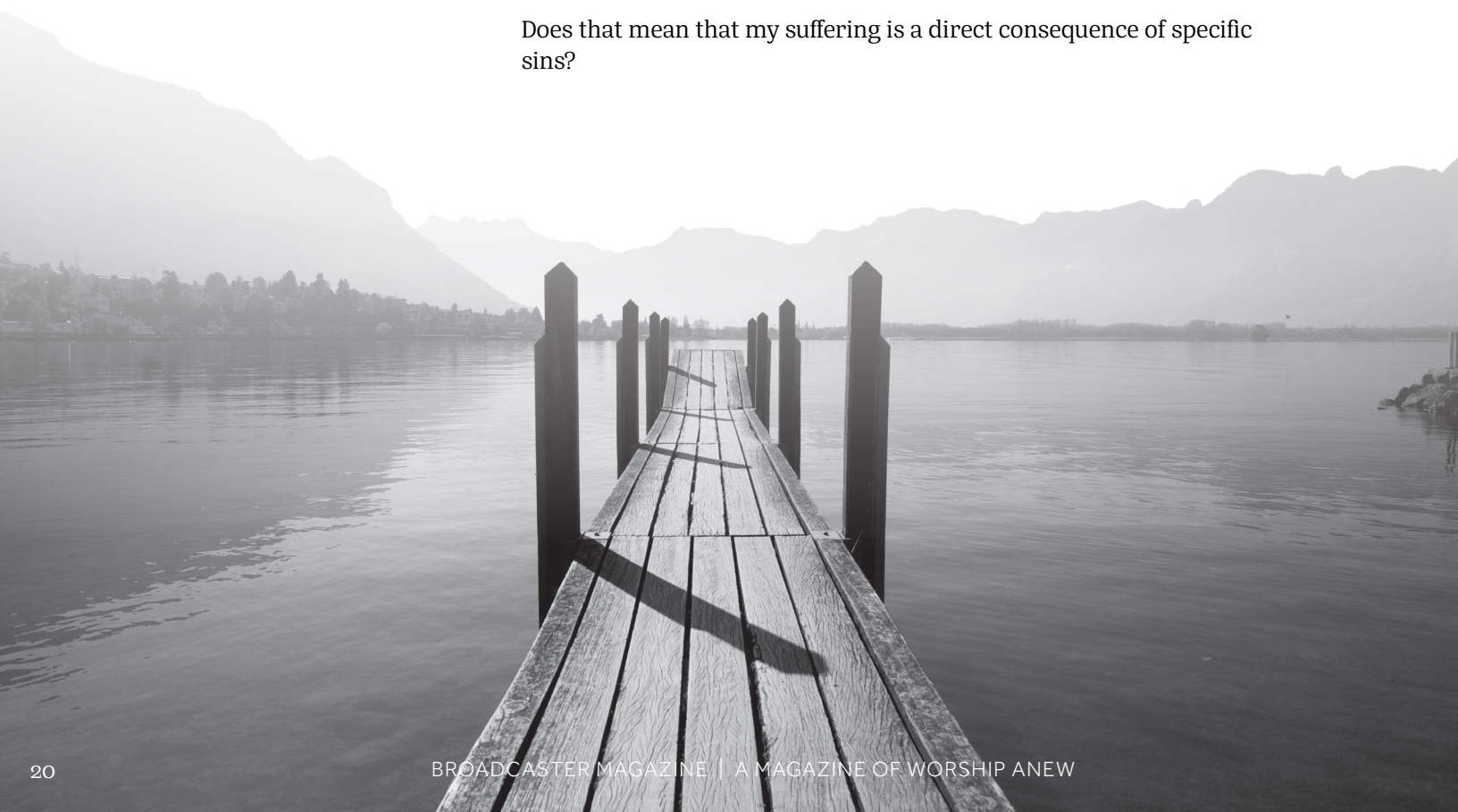
If God allows bad things does that mean He isn't always good? Read Psalm 136 and Lamentations 3:23.

God is good all the time. These are just two of many places in scripture where God tells us that His steadfast love never ends. In Psalm 136, He reminds us of all the times in the Old Testament when the Israelites were suffering, but God was with them and delivered them. His goodness shines bright and breaks through the darkness of the bad things in life.

If God is so loving and good, then why do bad things happen?

Let's start from the beginning. God created the world and the first people. He said that it was very good, and it was (Genesis 1-2). But in Genesis 3, we learn that Adam and Eve disobeyed God and the world fell into sin. "Therefore, just as sin came into the world through one man, and death through sin, and so death spread to all men because all sinned" (Romans 5:12 ESV).

Does that mean that my suffering is a direct consequence of specific sins?





No. Read Luke 13:1-5. Here, Jesus teaches that those whom the tower fell on were not worse sinners because they suffered in this way. He goes on to explain that the true cause of suffering in the world is sin.

What does God do about the suffering in the world?

Suffering is transformed in Christ. This is called the theology of the cross. God allows suffering in the world and in our lives. By it, He calls us out of the darkness of our sin to find our strength in Him, and in return, He strengthens our faith to endure in joyful patience. Read Colossians 1:9-14. Instead of eliminating suffering, God does something even better and more ultimate. He eliminates the cause of all suffering.

How does He do this? By sending His Son to die on the cross to atone for the sins of the whole world. By His wounds we are healed from our sin. Read 1 Peter 2:24 and Isaiah 53:4-5.

Having been justified by His grace, we are given the promise of eternal life. Read Titus 3:3-7.

In the book of Job, we read how God allowed Job to suffer. Yet, Job cries out in faith and the hope that because our Redeemer lives we live in the promise of the resurrection to eternal life. Read Job 19:25-26. In that new heaven and new earth, there will be no more tears, or pain, or death for these former things will have passed away forever. Read Revelation 21:1-4.

But what about the pain and suffering I'm feeling right now?

God hears Your cries for mercy. 1 John 5:13-15. He will answer your prayers according to His good and gracious will, but that may not align exactly with our human will. No matter what may come, He promises "that for those who love God all things work together for good, for those who are called according to his purpose" (Romans 8:28 ESV).

In Christ, we do not grieve or suffer alone or as those without hope (1 Thessalonians 4:13-14). Even in the midst of suffering, even when we don't feel it, we have God's peace, a peace that the world cannot give (John 14:27) that surpasses all understanding (Philippians 4:7). For we have God's sure promise to be with us always.

"Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me. Surely goodness and mercy shall follow me all the days of my life, and I shall dwell in the house of the Lord forever" (Psalm 23:4,6 ESV).

Renee Schuller holds a Master of Theology degree from Concordia Theological Seminary in Fort Wayne, Ind.

Prayer:

Heavenly Father, we give thanks to You, for You are good, and Your steadfast love endures forever. Help us to remember Your love for us in the midst of our suffering. Embolden us to cry out to You in our times of need. Remind us of the suffering Your Son, our Savior, Jesus Christ endured for us in order to give us salvation. In His name we pray. Amen.

Reflection Questions:

Have you ever struggled to remember the goodness of God? What struggles in the past have made it difficult to remember that God is good and that He loves you?

What cries of mercy do you have for God this day? Take some time to write out your struggles you would like relief from.

Though evil does not come from God, He can use even tragedy to grow our faith and strengthen us. What is something difficult you endured that God has used to make you stronger?

This month's study text:

The Lord Is My Shepherd

4 Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me.

6 Surely goodness and mercy shall follow me all the days of my life, and I shall dwell in the house of the Lord forever.

Psalm 23:4,6 (ESV)

If Jesus Had

By Dr. Donna Arthur Downs

Where would we be if Jesus had said
after walking along for a while
“I’m so very weary and so very tired —
I can’t walk another mile.”
If He’d put down His cross, turned His back on the crowd,
and quit without finishing His task,
Where would you be and where would I be?
Have you ever just stopped to ask?

What would we say if Jesus had said,
“I’m not going to die for you!
What have you done for me today?
I’ll do no more than that for you!”
If Jesus had merely lived for Himself,
if He hadn’t unselfishly died,
Where would you be and where would I be
if Jesus had never tried?

But Jesus did come, and Jesus did walk,
and He carried His cross to His death.
He gave all for you and He gave all for me —
He gave ’til his dying breath.
So how can we live so fruitless each day?
How can we so easily tire?
If we would live just one day as Jesus did live,
we’d set the whole world on fire!

*From Poems of Faith: A journey
through faith one poem at a time*





IN THE BIBLE OR NOT?

Look at each of the following sayings and write “yes” or “no” to indicate if you think it is actually a quote from the Bible.

1. _____ “All hard work brings a profit.”
2. _____ “Cleanliness is next to godliness.”
3. _____ “God works in mysterious ways. His wonders to perform.”
4. _____ “Commit your work to the Lord, and your plans will be established.”
5. _____ “The wings of the ostrich flap joyfully.”
6. _____ “God will not give you more than you can handle.”
7. _____ “God helps those who help themselves.”
8. _____ “How good and pleasant it is when God’s people live together in unity.”
9. _____ “Hate the sin, love the sinner.”
10. _____ “I have escaped only by the skin of my teeth.”

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|--|--|
| 1. Yes. Proverbs 14:23 (NIV) | 6. No. |
| 2. No. Probably from a sermon by John Wesley, 1778 | 7. No. Probably from an Aesop's fable. |
| 3. No. From a song by William Cowper, 1773 | 8. Yes. Psalm 133:1 (ESV) |
| 4. Yes. Proverbs 16:3 (ESV) | 9. No. Mahatma Gandhi said this in 1929: “Hate the sin and not the sinner” |
| 5. Yes. Job 39:13 (NIV) | 10. Yes. Job 19:20 (ESV) |

Answers:

RETURN SERVICE REQUESTED

Then Jesus told his disciples, “If anyone would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life will lose it, but whoever loses his life for my sake will find it.”

MATTHEW 16:24-25 ESV

