ISSUES/ PROGRAM LIST

4th Quarter - October - December, 2018

WFGB 89.7FM KINGSTON, NY
WGNA HD 107.7 ALBANY, NY
WLJP 89.3FM MONROE, NY
WRPJ 88.9FM PORT JERVIS, NY
WPGL 90.7FM SCHENECTADY, NY
WGKR 105.3FM GRAND GORGE, NY
WGWR 88.1FM LIBERTY, NY
WHVP 91.1FM HUDSON, NY
WSSK 89.7FM SARATOGA SPRINGS, NY
WLJH 90.7FM GLENS FALLS, NY

EDUCATION & FINANCES / MARRIAGE & FAMILY
OVERCOMING OBSTACLES
SOCIAL & CULTURAL ISSUES
PUBLIC SERVICE ANNOUNCEMENTS

EDUCATION & FINANCES

A sampling of programs from the 4th Quarter – 2018

Air Date	Program	Subject
October 15, 2018	Money Wise Minute (:60 program airs 5:35 pm M-F)	Host Rob West offers advice the phenomenon of "reverse mortgages" and what he feels is the better option: refinancing your existing mortgage.
October 29, 2018	"	Host Rob West gives advice about avoiding high pressure sales tactics.
November 14, 2018	"	Host Rob West offers advice on how to ask for a raise.
December 5, 2018	"	Host Rob West warns about going into debt to pay for Christmas spending.
December 27, 2018		Host Rob West discusses the Social Security increases coming in January 2019 and gives advice about saving for retirement rather than depending on SS income.

MARRIAGE & FAMILY ISSUES

A sampling of programs from the 4th Quarter 2018

Air Date	Program	Subject
October 29, 2018	(1 min. program – airs @	Host Ron Deal gives suggestions on what parents can do to help their children know what's best to post on social media.
November 5, 2018		Host Ron Deal talks about avoiding distrust between step parents and their stepchildren especially regarding future financial expectations.
November 29, 2018		Host Ron Deal gives advice about how and when to let your children know that you are getting remarried.
December 7, 2018		Host Ron Deal shares insights about the feelings that can be there at family gatherings when there's a person missing, either through divorce or death.
December 26, 2018		Host Ron Deal talks about how to deal with a stepchild who is disrespectful.

OVERCOMING OBSTACLES

A sampling of programs from the 4th Quarter of 2018

Air Date	Program	Subject
October 1, 2018		Host Joni Eareckson Tada shares the story of Louis Braille who invented Braille for the blind. He became blind as a child and longed for a way to communicate with friends and family.
November 9, 2018	"	Host Joni Eareckson Tada describes a couple in their 80's who do collections for the JAF program "Wheelchairs for the World". They're not just sitting around in their golden years, but have decided to remain active and giving.
November 26, 2018	66	Host Joni Eareckson Tada describes her need for her sibling relationships: her sisters both because of her paralysis, and in her need for companionship.
December 3, 2018		Host Joni tells a story about a mom who had a baby born with Down Syndrome. The baby had a heart defect and she needed encouragement from others to get through the long lonely nights in the hospital.
December 4, 2018	cc	Host Joni shares the story of Pavle from Ukraine who was non-verbal until he participated in a family retreat in his country. At the concluding talent show he got up on stage and sang a song his parents didn't even know he could!

$\begin{array}{c} SOCIAL\ /\ CULTURAL\ ISSUES \\ A\ sampling\ of\ programs\ from\ the\ 4^{th}\ Quarter\ 2018 \end{array}$

Air Date	Program	Subject
October 19, 2018	Zacharias (1 min.	Ravi Zacharias discusses a philosophy of Nietzsche which expresses that a nihilistic society brings about world views that give rise to horrible world regimes.
October 23, 2018		Ravi Zacharias shares the story of a young man who was at the pinnacle of his racing career at the Olympics, but all he could think about was his relationship with his father and how he could reconcile with him.

November 20, 2018	cc	Ravi Zacharias describes how the world of entertainment is out to push the limits and boundaries of what is acceptable. The intention may not be to destroy culture, but it's affect may be to do just that.
November 28, 2018	66	Ravi Zacharias describes how the Chinese revolution in the 1960's was meant to destroy the Christian church, but today the Chinese church is the largest
December 14, 2018	، د	Ravi Zacharias talks about how the hallmark of a university education today has changed to skepticism.

4th QUARTER 2018 - PSAs

PUBLIC SERVICE ANNOUNCEMENTS

In addition to the many public service announcements aired for local churches & other not-for-profit organizations, the following aired:

FAITH HOUSE - :60 – Info about and encouraging support for Faith House, a residence for expectant single mothers set to open soon. 2 - 3X per day throughout the quarter.

ORPHAN SUNDAY PSA :30 – Information about Orphan Sunday and how churches and individuals can participate in commemorating the event on the 2^{nd} Sunday in November. 2 to 3 times per day 10.1 - 11.10.18

OPIOID USE PSA :30 – Encouragement to avoid use of opioids if it all possible. Aired 1-2 times per day throughout the period

VETERANS' RIGHTS PSA :30 – A description of help and rights for Veterans. Aired 1-2 times per day throughout the period

KIDS' EYE HEALTH PSA :30 – A spot describing the importance of getting children's eyes checked regularly as they grow. Aired 1-2 times per day throughout the period.