

Issues & Programs List for the Quarter Ending December 31, 2013

**This Station is owned & operated by
Hi-Line Radio Fellowship, Inc.
(dba Your Network of Praise)**

The following list identifies the issues deemed to be of greatest relevance to station listeners during the quarter covered by this report.

1. Family
2. Financial
3. Religion
4. Health

The listing of programs on the following pages identifies a sampling of programs aired during the quarter which gave significant treatment to one or more of those issues.

In addition to the sampling of programs shown in this report, the Station also airs several hours per day of programming which address these, and other, issues of concern to the Station's audience. The weekly program schedule includes programs such as:

Family Life Today – Monday – Friday at 9:30am (25 minute duration)

Each daily program deals with issues such as marriage, child raising, family finances, etc.

Focus on the Family – Monday – Friday at 12:30pm and again at 6:30pm (25 minute duration)

Each program addresses issues common to individuals and families

Legislative Update – Fridays at 1:00pm / every weekday when Legislature meets (5 minute duration)

Each program addresses Montana laws and proposed laws and their impact on Montana families

Money Wise – Monday – Friday at 1:30pm (25 minute duration)

Programs address a variety of financial issues, and answers questions called in by listeners

Walk in the Word – Monday – Friday at 10:30am (25 minute duration)

Programs provides instruction on a variety of life issues and concerns from a biblical perspective

Jay Sekulow Live – Monday – Friday at 1:00pm (25 minute duration)

Expert commentary on current political and government issues affecting listeners, calls from listeners

QUARTERLY ISSUES/PROGRAMS LIST

There follows a listing of some of the significant issues responded to by station KALB, along with the most significant programming treatment of those issues for the period 10/2013 to 12/2013. The listing is by no means exhaustive. The order in which the issues appear does not reflect any priority or significance.

Description of issue	Program/Segment	Date/Time	Duration	Description of Program/Segment
FINANCIAL	1:30PM <i>Money Matters</i>	10/1/13	30 MINUTES	What creditors can do to persuade a borrower to settle a credit card debt. Includes information of the Fair Debt Collection Practices Act.
FAMILY	9:30AM <i>Family Life</i>	10/8/13	30 MINUTES	Authors Elizabeth Marquardt and Jen Abbas, both adult children of divorce, say divorce not only dramatically affects the couple involved, but also their children.
FINANCIAL	1:30 PM <i>Money Matters</i>	10/12/13	30 MINUTES	How to know when to replace you used car rather than to make yet another repair.
FAMILY	9:30AM <i>Family Life</i>	10/16/13	30 MINUTES	Author Rachel Jankovic, a mother of six, reminds listeners that motherhood is largely sacrificial, a daily laying down of your life that mysteriously fills you the more you give out.
FINANCIAL	1:30PM <i>Money Matters</i>	11/1/13	30 MINUTES	How to raise your credit score (Howard Dayton encourages us to check our three credit reports for free each year by going to annualcreditreport.com)

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There follows a listing of some of the significant issues responded to by station KALS, along with the most significant programming treatment of those issues for the period 10/20/13 to 12/20/13. The listing is by no means exhaustive. The order in which the issues appear does not reflect any priority or significance.

Description of issue	Program/Segment	Date/Time	Duration	Description of Program/Segment
FINANCIAL	1:30PM Money Matters	12/13/13	30 MINUTES	I have an opportunity to buy a business, but it will require borrowing heavily. What should I do?
FAMILY	1:00PM Jay Sekulow	12/13/13	30 MINUTES	Pastor Saeed Abedini's wife, Naghmeh, and ACLJ Executive Director Jordan Sekulow testified before Congress yesterday, taking a firm stand for Pastor Saeed and urging our government to do more.
HEALTH/RELIGION	1:00 PM Jay Sekulow	12/16/13	30 MINUTES	The unconstitutional HHS Mandate. Does it violate religious liberty by forcing Americans to pay for abortion pills?
FINANCIAL	1:30PM Money Matters	12/23/13	30 MINUTES	Would it be wise to continue renting out our second home, or should we sell it?
FINANCIAL	9:30AM Family Life	12/27/13	30 MINUTES	Randy Alcorn offers some words of wisdom for those wanting to bless others through their giving.