



*the* **Word**  
WZXV.ORG

## **WZXV 99.7 FM Palmyra**

**1st Quarter 2019**

**Community Interest Report**

**Attica 107.3FM**

**Cortland 106.5FM**

**Syracuse 103.5 FM**

**Batavia 102.9 FM**

**Ithaca 104.1 FM**

**East Ithaca 102.1 FM**

**Auburn 101.1FM**

**Dansville 97.5 FM**

**Corfu 97.5 FM**

**Amherst 94.9 FM**

**Buffalo 93.3 FM**

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# WZXV ISSUES AND PROGRAM LIST

## QUARTER ENDING September 30, 2020

Each quarter of the year we place in our public inspection file a list of what we (WZXV, 99.7 FM Palmyra, New York – 107.3 FM ATTICA, 106.5 FM CORTLAND, 104.1 FM ITHACA, 103.5 FM SYRACUSE, 102.9 FM BATAVIA, 102.1 FM EAST ITHACA, 101.1 FM AUBURN, 97.5 FM DANVILLE, 97.5 FM CORFU, 94.9 FM AMHERST AND 93.3 FM BUFFALO.) have seen as the problems and/or needs of our service (Greater Finger Lakes region) in the preceding three months. The following is our list of **Issues and Concerns** for the Greater Finger Lakes region for the quarter ending, September 30, 2014. Following this list are specific WZXV programs that aired in response to these issues. This report is arranged by identifying the category on the issues list, the programs that aired which gave significant treatment to that issue, along with its topic, discussion, date and time aired.

1. **Family/Marriage/Men's & Women's Issues:** The Finger Lakes Region also has its share of problems relating to marriage, dating, abuse, among other things. We at WZXV Radio want to help in any way we can. Additionally, WZXV desires to give Biblical counsel and support for decisions on issues men and women face in today's world. There are also regular family issues that arise such as discipline, love, etc.

2. **Youth Issues:** The Finger Lakes Region also has its share of problems relating to the youth in our community beginning with dating, drugs, and alcohol, among other things. We once again desire to give Biblical counsel and support for decisions on issues that teens face every day.

3. **Economy/Business/Employment:** We want to encourage the community to make wise investments and have a good financial standing, as well as promoting economic development in the Finger Lakes Region. Also employment has a large impact on the economy thus this issue must be address as well.

4. **Outdoor Activities/Sports/Exercise:** WZXV understands the importance of a holistic lifestyle that is why we also want to promote outdoor activities to promote spiritual, mental, emotional and physical wellbeing. We feel that to provide our listeners with programming pertaining to sports, exercise or outdoor activities is to encourage them to maintain a healthy balanced life.

5. **Health/Health Care/Safety:** With rising medical and health insurance costs, it is crucial for the public to be informed about free and low cost health services offered, as well as general information about health that might be beneficial. We also support efforts to upgrade the quality and availability of emergency medical care.

6. **Local Entertainment/Activities/Community Events:** In addition to our desire to become more locally involved in our city's annual community events as well as our support for our local public schools' activities, many people have noted a degradation of the quality of entertainment available for families. Therefore, we announce many family-oriented activities that parents and children both will enjoy.

7. **Local, State, and National Education:** Because of WZXV being in an urban setting, with a large amount of high school, college and citywide sports, as well as opportunities for educational advancement for both beginning and advanced students, we find it useful to keep the public informed of the opportunities they have to "never stop learning."

8. **Local/State/National Government:** WZXV is an integral part of the communities public life we find it important to keep them abreast to all issues facing them in regards to their Governmental bodies. We provide EAS alerts on both a National and State level in the event of a distress, disaster or emergency, manmade or natural.

9. **Civil Liberties/Social Issues:** Everyone has been affected by the recent events that have caused racial tensions to be elevated. Several civil liberties have been greatly impacted to include but not limited to freedom of speech, religious observation and public gatherings. WZXV desires to bring unity by raising awareness and educating its listeners of the need to live peaceably with all men and how to do that.

10. **Science, History/ Breakthroughs and Anniversaries:** WZXV in an attempt to educate our listeners is poised to air content that is truthful and informative in the areas of Science and History. This may include studies, reports, documentaries and statistics that deal with the issues that concern our dedicated listeners while not excluding the intermittent.

11. **Public Service Announcements/Features** (PSA's) are submitted for airing by a wide variety of organizations. WZXV selects those that best address the issues and concerns of our city of license and the surrounding areas. Each PSA is approximately 30-60 seconds in length.

**PROGRAMS AND PUBLIC SERVICE ANNOUNCEMENTS AIRED  
3RD Quarter 2020**

**CATEGORY #1 FAMILY/MARRIAGE/MEN'S AND WOMEN'S ISSUES**

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: MATT AND LISA JACOBSON**  
**AIRDATE: 09/24/2020 AT 1300**  
**RUNLENGTH: 26:00**

**AFFIRMATION**

Your spouse is longing for your affirmation. Husband and wife team Matt and Lisa Jacobson talk with Dave and Ann Wilson about the importance of affirming your spouse. Many of us are good at affirming our love before marriage, but after the "I do's" we only notice our spouse's weaknesses. Ann admits that it took a long time before she realized how her negative words affected Dave, and both of them tell how a positive shift in outlook changed their marriage for the better.

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: BRYAN LORITTS**  
**AIRDATE: 09/23/2020 AT 1300**  
**RUNLENGTH: 26:00**

**A FATHER'S INTEGRITY**

Pastor Bryan Loritts joins his father, Pastor Crawford Loritts, to talk about the value of a father's integrity. Integrity, Crawford explains, doesn't mean perfection, but it means admitting one's shortcomings. To illustrate, Crawford tells a story about disciplining Bryan for something he had told him repeatedly not to do, only to find out later Bryan didn't do it. Upon realizing this, Crawford drove to Bryan's school and pulled him out of class to apologize. In turn, Bryan tells of a time when his father's response to a car accident made Bryan realize just how seriously his father took his faith.

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: RYAN & SELENA FREDRICK**  
**AIRDATE: 09/18/2020 AT 1300**  
**RUNLENGTH: 26:00**

Ryan and Selena Frederick, authors of the book, "See Through Marriage," join Dave and Ann Wilson to discuss transparency in marriage. Not every conversation in marriage needs to be deep, but according to the Fredericks, making a habit of always floating above the truth will backfire. Real honesty always requires meaningful risk. Ryan explains the career and parenting sacrifices he and Selena have made to pursue a marriage where they are "fully known and fully loved."

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: RYAN & SELENA FREDRICK**  
**AIRDATE: 09/17/2020 AT 1300**  
**RUNLENGTH: 26:00**

Dave and Ann Wilson talk with Ryan and Selena Frederick about the freedom in a marriage where both spouses are fully known and fully loved. Shame makes us want to hide, but transparency leads to a greater purpose than just intimacy in marriage-more glory for God. What's the right heart posture to build a love that "rejoices in the truth?" What should we do if we think our spouse is hiding something? And what's the difference between "keeping" peace and "making" peace?

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 09/17/2020 AT 1330**  
**RUNLENGTH: 25:00**

In the COVID-19 Pandemic, It's Clearer than Ever That Marriage and Family Really Matter A Majority of Young People Live with Their Parents: The Eclipse of Marriage, the Decline of the Family, and the Delay of Adulthood Is Parenting an Essential Function of Society or a Just Another Hobby? A Pandemic Parable from Silicon Valley What Are the Consequences of Denying the Goodness of God in the Gifts of Creation?

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: SCOTT SAULS**  
**AIRDATE: 09/11/2020 AT 1300**  
**RUNLENGTH: 26:00**

Pastor Scott Sauls, author of the book "A Gentle Answer," joins Dave and Ann Wilson to coach listeners with practical insights on using gentle answers in relationships. Learn the six most powerful words in a marriage. Find out why it's not a gentle response unless the other person says it's gentle, or how we can give a soft answer and still not be gentle. Anger, says Sauls, is a destructive energy-it's a godly thing to be angry only in an effort to destroy problems, never people. Learn how it can actually help save a dying marriage.

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: JENNIFER MICHELLE GREENBERG**  
**AIRDATE: 07/09/2020 AT 1300**  
**RUNLENGTH: 26:00**

Bob Lepine, with hosts Dave and Ann Wilson, sit down with Jennifer Greenberg, author of the book "Not Forsaken," as she tells her story of growing up with a father who was teaching Sunday School at church while at the same time being physically, sexually, and emotionally abusive at home. Jennifer would have

nightmares about being raped, and expected to die before turning 21. Hear the chilling details of the moment her father actually confessed out loud, "You're gonna have to accept that I'm evil." But also find the hope Jennifer found in Genesis 50:20, "You meant evil against me; but God meant it for good."

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WILSON**  
**GUEST: MATTHEW ARBO**  
**AIRDATE: 07/03/2020 AT 1300**  
**RUNLENGTH: 26:00**

### **INFERTILITY**

Matthew Arbo wants couples who struggle with infertility to know God is with them. Arbo shares how men and women process infertility differently and cautions couples from isolating in their pain. Instead, he encourages couples to seek out a counselor or pastor to help process their grief and loss.

### **CATEGORY #2 YOUTH ISSUES**

**PROGRAM: LIFE AT THE POND**  
**AIRDATE: 09/12/2020 AT 0900**  
**RUNLENGTH: 25:00**

A cat ventures to The Pond, looking down on the Pond creatures. But then she is locked out of her house and needs their help. Can she survive on non-filtered water?

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 08/22/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **MONEY TIPS FOR YOUNG ADULTS**

What do millennials have in common besides being young adults trying to carve out careers and start families? The vast majority graduated from high school with no formal training in personal finances. Sadly, most high schools don't teach financial literacy. So, young people enter the working world or go off to college knowing little about managing money. Financial planner and teacher Rob West has a crash course today.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 07/08/2020 AT 1230**  
**RUNLENGTH: 26:00**

Young people are entering adulthood these days with little training in basic money management, because schools seldom teach financial literacy. That leaves teaching these vital skills up to parents. After the Gospel itself, there's no greater gift we can give our children than the knowledge and training to use money wisely. Host Rob West welcomes financial expert and author Ron Blue to tell us how it's done.

## **CATEGORY #3 ECONOMY/BUSINESS/EMPLOYMENT**

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 09/29/2020 AT 1230**

**RUNLENGTH: 26:00**

### **WHAT'S IN YOUR DIGITAL WALLET?**

The coronavirus pandemic forced us to practice social distancing. Six feet of separation became the rule for just about everything except our credit cards. And add cash to the list of things not practicing social distancing! So it's no wonder why many of us have embraced digital transactions like never before. Kingdom Advisors' President Rob West talks about on this edition of MoneyWise.

A digital wallet is the digital form of your credit and debit card accounts and they're held on a secure, third-party platform. Digital wallets aren't just safe as far as avoiding germs, they're also convenient, reducing the time required for online and in-store purchases. These would include: Google Pay, Apple Pay, Samsung Pay, Amazon Pay, and PayPal. If you have a smartphone made during the last few years then you probably have one of these apps on your phone.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 09/26/2020 AT 1230**

**RUNLENGTH: 26:00**

Compound interest is a double-edged sword. Albert Einstein reportedly called it the 8th wonder of the world, saying "He who understands it, earns it; he who doesn't pays it." Einstein knew that compound interest is a force to be reckoned with. Today, financial planner and teacher Rob West explains how you can either make it work for you or let it work against you.

Haggling is not part of our culture like it is in many other countries. We tend to accept what's offered without asking for a better deal. However, when it comes to credit cards, it would be a good idea to get over that reluctance. The Federal Reserve says that Americans owe more than \$1 trillion in credit card debt, with an average household balance of over \$8,000. The best solution is to pay down that credit card. But while you're doing that, there are ways to make it easier.

Make a phone call to your credit card issuer. The number's right on the back of the card.

CreditCards.com asked 1,600 cardholders about their experience when calling their issuer simply asking for a better deal. They focused on three areas: (1) reversing a late fee, (2) waiving or reducing an annual fee, and (2) lowering the interest rate. Eight-five percent of cardholders who made at least one request got what they wanted.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 09/18/2020 AT 1230**

**RUNLENGTH: 26:00**

Do you like to haggle? Successful negotiating has been described as the art of letting someone else have your way; it's one area of life where a little knowledge goes a long way. Sometimes you can have it your

way simply by asking—like with credit cards, for example. Kingdom Advisors President Rob West has a few tips for us.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 08/25/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **BUYING FRACTIONAL SHARES**

The ancient Egyptians may have been first to use fractional numbers around 1,800 B.C. And these days, some mathematicians still prefer fractions over decimals. But I think their argument is *pointless*. All puns aside, today, in the world of investing, fractions are more popular than ever. On this MoneyWise, Kingdom Advisors President Rob West talks about buying just a piece of a stock. It's called "fractional investing."

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 08/20/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **INVESTING'S HIDDEN COSTS**

It's often said that there's no such thing as a free lunch. Everything costs something and sometimes those costs are hidden. Could this be especially true with our investments? Most of us have money in a 401(k), an IRA, or some other retirement plan. But do we always know the costs in fees and commissions? Kingdom Advisors President Rob West pulls back the curtain today on investing's hidden costs.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**GUEST: JASON MYHRE**  
**AIRDATE: 08/06/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **ILL-GOTTEN VS WELL-GOTTEN GAIN**

You can acquire money by many different ways: hard work, through an inheritance, and by investing. But is all investing for profit created equal? Not according to the Bible. The Bible says there are two kinds of profit: ill-gotten and well-gotten gain. How can you tell the difference? MoneyWise host Rob West talks with investing expert Jason Myhre to find out.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WES**

**GUEST: NEILE SIMON**

**AIRDATE: 08/03/2020 AT 1230**

**RUNLENGTH: 26:00**

### **LOAN FORBEARANCE ENDS SOON**

The coronavirus pandemic has put millions of Americans in financial turmoil due to lost income. Many lenders have offered forbearance options ... but what happens when they end? If you were allowed to delay payments to your creditors those grace periods won't last forever and some may have already ended. Host Rob West explores these topics and questions regarding how to prepare with Neile Simon of Christian Credit Counselors:

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 07/17/2020 AT 1230**

**RUNLENGTH: 26:00**

Here's a riddle for you - what's worth \$6T and has a big red bullseye on its back? Give up? It's the huge pile of money making up the bulk of many retirement accounts, the 401(k). The tax benefits of 401(k) plans are fairly generous for now, but that could change as cash-strapped federal and state governments look to increase revenue. Rob West tells us how to prepare.

Why are employer-sponsored 401(k) plans so popular? They offer a whole basket of benefits including automatic contributions from your paycheck, tax-deferred, contributions and earnings and possibly employer matching contributions.

What's the problem with 401(k)s? Being tax-deferred means they grow now but you have to pay later. Contributing to a 401(k) has always made sense because most of us assume that our income will be lower in retirement when 401(k) withdrawals are taxed as regular income.

It's the "paying later" part that now has some observers questioning whether the 401(k) is the be-all and end-all of retirement planning.

There's the belief that government may well increase taxes on 401(k)s in the future. Why do some think that will happen? It's one more thing you can blame on the coronavirus pandemic: business shutdowns and high unemployment caused a huge drop in government revenue. Add in the cost of relief programs and you have federal and state governments looking for ways to overcome budget shortfalls, even more than usual. So no doubt some lawmakers are looking at the \$6 trillion held in 401(k)s as the solution, and this is why we might expect tax hikes down the road.

Should we give up the 401(k)? No, that would be an over-reaction for most 401(k) savers, especially if your employer still offers matching contributions which many call "free money." Plus, in the event you suffer a financial calamity, your 401(k) is protected against liens and creditors.

We often talk about the need to diversify investment holdings. That's a biblical principle spelled out in Ecclesiastes 11:2, "Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth." The same way you diversify your portfolio in stocks versus bonds (or by holding equities in different sectors of the economy), you can also diversify between taxable and non-taxable income streams in retirement. The easiest way to do that is by putting some of your money into a designated Roth account if your 401(k) plan has that feature. This is a Roth account within your 401(k) where you would contribute after-tax money. Later, in retirement, withdrawals of those contributions and earnings would be tax free. So you're setting up a tax-free income stream in retirement.

Finally, a taxable brokerage account is an option for hedging against future 401(k) tax hikes. This allows you to get around the caps and restrictions of a qualified retirement plan. However, you would incur taxes year to year. So it's not a great option. But if you're able to max out your contributions to a 401(k) and Roth and still have money to invest, a regular brokerage account is probably the way to go.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**GUEST: JERRY BOWYER**  
**AIRDATE: 09/14/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **COVID ECONOMIC UPDATE**

There's an old joke that if you lined up all the economists in a single file they'd still point in different directions. But they're all in agreement on *one* thing today, the U.S. economy has taken a big hit. But how big and where? And what are the prospects for recovery as the coronavirus pandemic plays out? Host Rob West chats with economist Jerry Bowyer to find out, and how the "big picture" affects *you*.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 09/01/2020 AT 1230**  
**RUNLENGTH: 26:00**

Once upon a time, overspending required a bit of effort. You actually had to leave the house. But what happens when you can sit comfortably at home in your jammies and with a simple click bust your budget? With a smartphone and a little indiscretion, you too could be in debt! Kingdom Advisors President Rob West gives us ways to avoid this danger.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 09/13/2020 AT 1230**  
**RUNLENGTH: 26:00**

Just about anyone who's put a dollar into the stock market has wondered, "Should I hold or should I sell?" But history shows this is one case where doing nothing can pay off big time. Of course, we're talking about timing the market, or trying to, based on what stocks are doing today. Financial planner and teacher Rob West has some figures that show how trying to predict the market could cost you a fortune.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 07/15/2020 AT 1230**  
**RUNLENGTH: 26:00**

### **THE CARES ACT:**

The federal government spent trillions of dollars to help individuals and businesses suffering from coronavirus shutdowns. The government gaveth, and now in some cases the government, will taketh away.

Many who've received those benefits now wonder if they'll have to pay taxes on them. Financial planner and teacher Rob West has the answers.

Millions of Americans received stimulus payments of \$1200 for eligible adults ... and \$500 for dependent children. Those \$1200 and \$500 stimulus payments are definitely not taxable on the return you'll file for 20-20. They were actually classified as tax credits so they not only aren't counted toward your Adjusted Gross Income they're not counted as income for federal programs like Medicaid.

We've been talking about stimulus payments to individuals under the CARES Act. These are called Economic Impact Payments, or EIP. The other major form of benefits is the Paycheck Protection Program, or PPP.

With the Paycheck Protection Program, payments have gone out to small businesses and self-employed individuals in the form of loans. Some portion, or all, of those loans will be forgiven, if the money is used for payroll, rent or mortgage, group health benefits, and utilities.

Under federal law, loan forgiveness is usually counted as taxable income. But the CARES Act specifically excludes the forgiveness of small business PPP loans.

In most cases, states follow the federal government's guidelines on taxing loan forgiveness, but not always. It's unclear now which states, if any, will tax PPP loan forgiveness. So businesses that have their loans forgiven need to set some money aside in case their state doesn't follow the lead of the IRS.

Under the latest PPP rules, first, your business must retain or re-hire full-time employees during the reporting period which ends on December 31, 2020. Second, it must not reduce compensation paid to any employee by more than 25%. And last, 60-percent or more of the money must be used for employee compensation and benefits.

If a business doesn't meet those criteria, then it will have to pay back some portion of the money. Those businesses will have two years to repay at only 1-percent interest, and there's an option to delay the first payment for up to 6 months.

Millions of people have received unemployment benefits and depending on your income level, you could owe federal taxes on that money.

The majority of states also tax unemployment benefits, but not all. California, Montana, New Jersey, Oregon, Pennsylvania and Virginia do not.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 07/09/2020 AT 1230**

**RUNLENGTH: 26:00**

Are you one of those "right-brained" people—more creative than logical? Are you not good with numbers so you don't like budgets? Well, how about a spending plan with just three numbers 50, 30, and 20? It might just be the easiest budget in the world with three simple categories. Follow it and you can say good-bye to living paycheck to paycheck! Kingdom Advisors Rob West walks you through this simple spending plan.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 07/07/2020 AT 1230**

**RUNLENGTH: 26:00**

Summer is the traditional season for get-away vacations. However this year, the COVID-19 pandemic poses new challenges. Family budgets are strained, forcing parents to get creative about summer fun for kids. Not

surprisingly, sales of pricey trampolines and above-ground pools have soared. Financial planner and teacher Rob West has some ways that parents can occupy the kids without busting the budget.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**AIRDATE: 07/06/2020 AT 1230**  
**RUNLENGTH: 26:00**

It's a sad fact of life, wherever there's money, there's a scammer trying to take it away. Con artists are now going after people who may already be in financial trouble. The target? Stimulus checks. Scammers constantly change their tactics to match conditions. With trillions in coronavirus relief funds going out, they've adapted to this new environment. Host Rob West tells you how to protect yourself.

**CATEGORY #4 OUTDOOR ACTIVITIES/SPORTS/EXERCISE:**

**PROGRAM:GOD'S GREAT OUTDOORS**  
**HOST: GERRY CAILLOUET**  
**GUEST: JAY EVERETT**  
**AIRDATE: 09/19/2020 AT 1930**  
**RUNLENGTH: 26:00**

**HUNTER SAFETY**

On this week's *Trail To Adventure!* treestand safety is the topic as Jay Everett from *Hunter Safety Systems* is this week's guest. Gerry and Jay spend part of this interview talking treestand safety to help the listeners understand the importance of the topic and seriously consider their need to wear safety harnesses while hunting from an elevated platform. Statistics show that one out of three people that hunt out of a treestand will have an accident at some time in their life, with a number of these incidents being fatal. Jay relates facts on the safety harness and how their research reveals that most falls take place going up, getting into, coming out of and then descending to the earth. The goal of this program is to be sure that none of the listeners will become a part of the tragic statistic, on the negative side.

**PROGRAM:GOD'S GREAT OUTDOORS**  
**HOST: GERRY CAILLOUET**  
**GUEST: MIKE RITCHIE**  
**AIRDATE: 09/05/2020 AT 1930**  
**RUNLENGTH: 26:00**

Friends, on this *Trail To Adventure!* of the radio program of *God's Great Outdoors*, we're in the state of Michigan. This interview is with Mike Ritchie on the CenterShot Archery Program, and how churches are bringing bows into their houses of worship. Mike, with his churches help, was one of the first people to use this recreationally designed and evangelistically targeted outreach effort! This ministry teaches the sport of shooting the bow and arrow, plus ties it in with teaching God's Word to those attending, with each lesson. Mike Ritchie is from Roscommon Baptist Church and tells how he and his ministry team are using this outdoor activity based program, and a number of other outdoor outreach programs, to touch the lives of men, women and children with the Gospel Message and seeing lives changed for eternity.

**PROGRAM:GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: TIM MAHONEY**

**AIRDATE: 08/29/2020 AT 1930**

**RUNLENGTH: 26:00**

On this week's *Trail To Adventure!* we'll be hearing of an *Indiana Jones* style hunting trip that started in the year of 2002! The guest, Tim Mahoney, who owns and runs *Mahoney Media Studios*, a film production studio in the "Twin Cities" of Minnesota, relates his story. It began when; Tim decided he had to visit Egypt. He traveled to the location where it is believed the Israelites lived while slaves in this foreign land. Tim had wanted to document the archaeological digs on film. In a discussion with a famous archaeologist, he was told that no evidence had been found to prove the Bible's Book of Genesis story and on the Exodus or that Israelites had ever even lived in Egypt at all. This idea rocked Tim's world and made him question his faith. So, he began doing an investigative study that unearthed all kinds of proof and also, produced the production of the "*Thinking Man*" documentary films. These include *Patterns Of Evidence EXODUS*, *Patterns Of Evidence MOSES*, and *Patterns Of Evidence THE RED SEA MIRACLE, Part One & Part Two!*

**PROGRAM:GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: KEN BECK**

**AIRDATE: 08/22/2020 AT 1930**

**RUNLENGTH: 26:00**

Now on this *Trail To Adventure!* of the radio program *God's Great Outdoors*, this interview is a look back over the ministry's time. Gerry visits with a retired Ken Beck, the past owner of the *Black Widow Bow Company*, in the rolling hills of Ken's home located in Nixa, Missouri. The two look back on their first meeting in person at *The Trophies of Grace White Tail Deer Hunt* in southeast Ohio. This annual event has been going on for over 25 years now, put on by a chapter of *Christian Bowhunters of America*, The Lord of the Harvest Archery Club. Ken discusses his life's journey and how he was blessed to be used by God to help the ministry of *God's Great Outdoors* get started in July of 1996. Ken speaks on outdoor ministry and how important it is that the listeners consider being involved, as Christianity is under fire.

**PROGRAM:GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: WILLIE ROBERTSON**

**AIRDATE: 08/08/2020 AT 1930**

**RUNLENGTH: 26:00**

On the *Trail to Adventure!* Program, Gerry's with the founder and head of the television show, *The Buck Commander*, Willie Robertson. Willie starts by sharing about the family's history and how his dad, Phil, was converted from one very bad dude to a man who loves the Creator God, Jesus Christ. Part of this story talks about the early days of *The Duck Commander*, but even beyond that, how his father was visited in a bar that he owned, several times by a pastor who eventually led him to the Savior. Willie shares about his family and the businesses start up. He also tells how beyond the business and making a living, they really work hard at helping those they come in contact with to know about the Lord Jesus Christ and how He can change their lives, as He did with his father Phil.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: DR. CHARLES STANLEY**

**AIRDATE: 07/25/2020 AT 1930**

**RUNLENGTH: 26:00**

On the *Trail To Adventure!* Photographing mountains, fields, streams, seashores, and much more is the topic with this week's guest Dr. Charles Stanley. Dr. Stanley shares how he got involved in photography to include even developing all of his own photographs which are featured on just about all of the In Touch Ministry's items available to the public. He tells how awestruck he is by God's creation and by the memories surrounding the photos. Dr. Stanley also tells of his early years of fishing, hunting, and shooting, but how the absence of a father in his life to do these things with were clearly remembered in later years when he was a man. He offers to the audience that they may not think that taking a youngster fishing that has no father figure is a big deal, but he assures them that it is and how it can leave a lasting impact for eternity.

**CATEGORY #5 HEALTH/HEALTH CARE/SAFETY**

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 09/22/2020 AT 1230**

**RUNLENGTH: 26:00**

As the world's largest online retailer, Amazon probably does 99.99% of its business over the Internet. However, if you wanted to call them on the phone you could fall victim to scam artists. That's right, calling Amazon has become the latest way con artists are getting your private financial information to steal your identity. Host Rob West explains how it's done and how you can avoid it.

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 08/03/2020 AT 1230**

**RUNLENGTH: 26:00**

**THE NUTS AND BOLTS OF HSAS**

Ever since the signing of the Affordable Care Act in 2010 Health Savings Accounts have become more popular, and for many Americans they're now an absolute necessity. As deductibles soared the need to offset those costs has also risen sharply; enter the HSA. Today, financial planner and teacher Rob West explains how they can save you money now and decades into the future.

**PROGRAM: MONEYWISE**  
**HOST: STEVE MOORE & ROB WEST**  
**GUEST: LAUREN GAJDEK**  
**AIRDATE: 07/10/2020 AT 1230**  
**RUNLENGTH: 26:00**

If you've ever had a major medical procedure, you were probably bombarded with paperwork that simply defied comprehension. So did you really know what was done and how much it cost? If you don't understand the hundreds of medical codes and their true cost, how do you know which are legitimate charges? Host Rob West welcomes Lauren Gajdek of Christian Healthcare Ministries to find a solution.

**CATEGORY #7 LOCAL/STATE/NATIONAL EDUCATION & NEWS**

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 9/21/2020 AT 1330**  
**RUNLENGTH: 26:00**

An Explosive Political Battle: What Will Happen to the Seat on the Supreme Court Now Vacant After the Death of Justice Ruth Bader Ginsburg? A Serious Threat to the Constitutional Order: What Does "Court Packing" Mean? Who Are the Three Judges President Trump Is Reportedly Considering for Nomination to the Supreme Court?

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 9/18/2020 AT 1330**  
**RUNLENGTH: 20:00**

Special Edition: The Death of Justice Ruth Bader Ginsburg and the Future of the Supreme Court

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 9/16/2020 AT 1330**  
**RUNLENGTH: 26:00**

Historic Agreement Reached between Israel and the United Arab Emirates and Bahrain: What's the History behind This Breakthrough in the Middle East? The Enemy Next Door: Why Do Most Middle Eastern Nations Not Want a Return to the U.S. Foreign Policy of the Obama Administration? The Palestinian Plight: An 11-Year-Old Boy Who Became a Viral Sensation in Gaza Faces Backlash After Calling for Peace Between Israel and Palestine

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**  
**GUEST: REBECCA KOCSIS**  
**AIRDATE: 08/22/2020 AT 1300**  
**RUNLENGTH: 26:00**

Pt 1- General Manager of Christian Home Educators Association (CHEA), Rebecca Kocsis talks about the education of children and the challenges with government schools and discusses some viable alternatives to public schooling.

Pt 2- Rebecca Kocsis breaks down some of the stigmas behind homeschooling and talks over some of the many benefits of homeschooling. Solutions are discussed in helping homeschooling grow and making resources more readily available.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: STEPHANIE YATES & MICHAEL PEFFER**  
**AIRDATE: 08/15/2020 AT 1300**  
**RUNLENGTH: 26:00**

~Parental Discretion Advised~

Pt 1- Founder of Informed Parents of California, Stephanie Yates explains what is happening in public schools and how comprehensive sexual education is being taught in some cases as young as four years old which promotes and encourages sexual activity.

Pt 2- Brad Dacus and Michael Peffer discuss PJI's new educational film coming out on August 21st addressing sex education and a few short preview clips from the film are played showing some examples of what is being taught. Homeschooling is discussed as a great alternative to the corrupting public school system.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: MICHAEL PEFFER & DAVID DALEIDEN**  
**AIRDATE: 08/08/2020 AT 1300**  
**RUNLENGTH: 26:00**

Pt. 1 - PJI staff attorney, Michael Peffer discusses how California now allows midwives to provide abortions risking the mother's health and further promoting the murdering of infants. Michael Peffer and Brad Dacus look at the encouraging news that Attorney general Ken Paxton ordered local authorities to cease all attempts to shut down religious institutions or private schools for any COVID-19 related reasons.

Pt. 2-Project Lead for Center of Medical Progress, David Daleiden discusses his experience and how he went undercover at Planned Parenthood to expose them for illegally selling aborted infant body parts for a profit. David Daleide explains how Planned Parenthood with the help of Kamala Harris attempted to erase the undercover videos from existence.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: EMILY MIMNAUGH & MICHAEL PEFFER**  
**AIRDATE: 08/01/2020 AT 1300**  
**RUNLENGTH: 26:00**

Pt. 1 - PJI President, Brad Dacus, discusses the rights that churches have to politically express themselves and speak up on what they believe in and stand for. Emily Mimnaugh gives some specific examples of what churches can do to get involved politically in the election.

Pt. 2 - PJI Staff Attorney, Michael Peffer, talks about how the justice department is working to protect churches from unequal treatment of covid restrictions at the hands of predominantly blue states. Brad Dacus and Michael Peffer list some cases in which churches were clearly and blatantly discriminated on.

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**

**GUEST: MICHAEL PEFFER**

**AIRDATE: 07/25/2020 AT 1300**

**RUNLENGTH: 26:00**

Pt. 1 - PJI President, Brad Dacus, encourages Christians to stand up and vote biblically in this 2020 election to protect America from the threats against religious freedom. Brad Dacus provides examples of American leaders and events that are harmful to health of our country.

Pt. 2 - PJI Staff Attorney, Michael Peffer, talks about the hostility towards Christianity in public schools and the promotion of Islam.

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**

**GUEST: MICHAEL PEFFER**

**AIRDATE: 07/18/2020 AT 1300**

**RUNLENGTH: 26:00**

Pt. 1 - PJI President, Brad Dacus, talks about a pastor he is defending in Texas. The pastor was cited for violated the City of Dallas' anti-noise ordinance after preaching the Gospel and speaking up for the unborn on a public sidewalk outside of an abortion clinic.

Pt. 2 - PJI Staff Attorney, Michael Peffer, addresses the Tennessee abortion heartbeat ban and New York's repeal on the ban of gay conversion therapy.

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**

**GUEST: ESQ. MICHAEL PEFFER & ESQ. RAY HACHE**

**AIRDATE: 07/18/2020 AT 1300**

**RUNLENGTH: 26:00**

Pt. 1

PJI staff attorney, Michael Peffer, talks about the discrimination that results from allowing transgender, biologically male individuals to compete in women's sports. He discusses the matter from both legal and moral perspectives.

Pt. 2

PJI staff attorney, Ray Hacke, explains the Idaho and Connecticut cases currently being litigated that concern the issue of transgender males competing in women's sports. He talks about the cases' details as well as the impact of this issue on Title IX.

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**

**GUEST: PASTOR PETER MORDH & ESQ. MICHAEL PEFFER**

**AIRDATE: 07/18/2020 AT 1300**

**RUNLENGTH: 26:00**

Pt. 1

PJI Pastor Liaison, Peter Mordh, talks about the widespread tearing down of statues in our nation today and the issues represented by it. He discusses what a true biblical perspective and Christian response should look like.

Pt. 2

PJI staff attorney, Michael Pepper, discusses the meaning of the Supreme Court's recent decision to strike down Louisiana's abortion law that was intended to protect women in the event of an emergency.

**CATEGORY #8 LOCAL/STATE/NATIONAL GOVERNMENT:**

**PROGRAM: THE BRIEFING**

**HOST: DR. ALBERT MOHLER**

**AIRDATE: 9/29/2020 AT 1330**

**RUNLENGTH: 26:00**

**PART I**

What's at Stake in Tonight's First Presidential Debate? The Final Sprint Toward November 3 Begins Tonight

**PART II**

Do Presidential Debates Really Matter on Election Day? From Kennedy v. Nixon to Reagan v. Mondale, and On to the Present, There's a Fascinating Story Behind These Contests

**PART III**

"The Science" Says This, That, and the Other: As Many Point to "The Science" as Final Authority, Christians Must Remember the Proper Bounds of Scientific Knowledge

**PROGRAM: MONEYWISE**

**HOST: STEVE MOORE & ROB WEST**

**AIRDATE: 07/15/2020 AT 1230**

**RUNLENGTH: 26:00**

**THE CARES ACT**

The federal government spent trillions of dollars to help individuals and businesses suffering from coronavirus shutdowns. The government gaveth, and now in some cases the government, will taketh away. Many who've received those benefits now wonder if they'll have to pay taxes on them. Financial planner and teacher Rob West has the answers.

**CATEGORY #9 CIVIL LIBERTIES/CULTURAL ISSUES:**

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: EMILY MIMNAUGH & MICHAEL PEFFER**  
**AIRDATE: 09/26/2020 AT 1300**  
**RUNLENGTH: 26:00**

PT1

PJI staff attorneys, Emily Mimnaugh and Michael Peffer, discuss the challenges that churches are facing amid shutdown orders and how the Catholic church is stepping up against tyranny in San Francisco

PT2

PJI staff attorney, Michael Peffer, talks about the awareness of child sex trafficking and how society is harming young children mentally and emotionally. Michael Peffer notes that schools are pushing false ideas about gender and confusing children.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: KEVIN SNIDER & MICHAEL PEFFER**  
**AIRDATE: 09/19/2020 AT 1300**  
**RUNLENGTH: 26:00**

PT 1

PJI staff attorney, Michael Peffer, talks about a decision that came down from a federal district judge in Pennsylvania. The court ruled that setting up non-life sustaining businesses is not constitutional

PT2

PJI Chief Counsel, Kevin Snider, talks about a retired sheriff deputy, who goes out to preach the Gospel on a public sidewalk outside of places like Planned Parenthood. This time neighbors complained and police cited him for disorderly conduct for refusing to lower his voice despite not using an amplification device.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: DR. GEETA SWAMIDASS & MICHAEL HALLA**  
**AIRDATE: 09/12/2020 AT 1300**  
**RUNLENGTH: 26:00**

PT1

President and Founder of LivingWell Pregnancy Centers, Dr. Geeta Swamidass joins Brad Dacus to share her experience with abortions and the horrors of the procedure. Dr. Swamidass talks about how she came to faith, why she started LivingWell Pregnancy Centers and testimonies of women her clinic has helped.

**PT 2**

PJI staff attorney, Michael Halla, talks about a street preacher who was criminally prosecuted for “violating” the city’s noise ordinance in Downtown Dallas, Texas on a sidewalk outside of a Planned Parenthood. Though the preacher did use amplified speech or block walkways, Planned Parenthood called the police on him

**PROGRAM: THE DACUS REPORT**

**HOST: ESQ. BRAD DACUS**  
**GUEST: MICHAEL PEFFER**  
**AIRDATE: 09/05/2020 AT 1300**  
**RUNLENGTH: 26:00**

PT1

PJI staff attorney, Michael Peffer, discusses the new specific guidelines and how they affect churches' religious freedom. Michael Peffer talks about how the changing restrictions make it impossible for churches to meet state standards and the need for churches in light of COVID-19.

PT2

PJI staff attorneys, Michael Peffer and Emily Mimnaugh, discusses Gov. Newsom's new mandates for COVID-19 lockdowns and what churches need to know. Emily Mimnaugh breaks down the 4 tiers noted in the mandate.

**PROGRAM: THE DACUS REPORT**  
**HOST: ESQ. BRAD DACUS**  
**GUEST: PROF. MYRON STEEVES**  
**AIRDATE: 08/29/2020 AT 1300**  
**RUNLENGTH: 26:00**

PT1

Law Professor at Trinity Law School, Myron Steeves, joins Brad Dacus to discuss why Christians should care about the law. Steeves notes that humans have some natural sense of justice and law reflects one's values. He expresses that America is on the verge of collapsing due to the loss of Christian values our nation was founded upon.

PT2

Law Professor at Trinity Law School, Myron Steeves, continues his conversation with Brad Dacus discussing how America is on the verge of collapsing and talks about a teacher fired for using the incorrect pronoun, "he" instead of "she." Steeves talks about the issue of viewing the government's role as being therapeutic.

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANN WISLON**  
**GUEST: SCOTT SAULS**  
**AIRDATE: 09/09/2020 AT 1300**  
**RUNLENGTH: 26:00**

## De-Escalating A Conflict

Pastor Scott Sauls, author of the book, "A Gentle Answer," joins Dave and Ann Wilson to discuss the power of gentle answers in a **culture of outrage**. Gentle answers communicate, "You matter, your opinion matters." People don't get scolded into agreement, Sauls says. No one ever says "Thank you for lecturing and shaming me." Yes, confront sin with truth, but take the log out of your own eye first, as Jesus commanded.

**PROGRAM: THE BRIEFING**

**HOST: ALBER MOHLER**  
**AIRDATE: 09/14/20 AT 1330**  
**RUNLENGTH: 26:00**

**PART I**

Deadly Fires on the West Coast: Multiple Lessons in the Deadly Flames

**PART II**

Hypocrisy in Hollywood: Netflix's Troubling New Movie Sexualizing Young Girls and its Defenders

**PART III**

The Moral Insanity Continues in California: Governor Gavin Newsom Signs Law that Makes Teenagers More Vulnerable to Sex Crimes — And in the Name of LGBTQ Equity

**PROGRAM: THE BRIEFING**

**HOST: ALBER MOHLER**

**AIRDATE: 09/8/20 AT 1330**

**RUNLENGTH: 26:00**

Defending Looting? National Public Radio Airs Interview Highlighting Book That Defends Looting How Does Identity Theory Work?  
Massive Controversy at George Washington University as Professor Admits Claiming Black Identities  
The Toxic Ideology of Identity Politics: Why the Cultural Revolution Can't Possibly Hold Together (Jessica Krug, Meet Caitlyn Jenner)

**PROGRAM: WRETCHED RADIO**

**HOST: TOD FRIEL**

**AIRDATE: 08/29/20 AT 2200**

**RUNLENGTH: 60:00**

**PART 1**

IN THE FIRST HALF HOUR OF THE PROGRAM WE EXPLORE SOME OF THE MANY CONSPIRACY THEORIES IN TODAY'S SOCIETY. EVERYTHING FROM HOLLYWOOD ELITES THAT ARE SUPPOSED SATANISTS SACRIFICING BABIES, 911 AN INSIDE JOB AND MORE. HOW ARE WE TO PROCESS THESE STORIES AND WHAT IS OUR RESPONSIBILITY TO EITHER FURTHER THEM OR DISPELL THEM, WHAT IS THE TRUTH?

**PART 2**

THERE IS A GREAT DEAL OF TALK ABOUT SYSTEMIC RACISM AND THE BLACK LIVES MATTER MOVEMENT IS SWEEPING ACROSS OUR NATION. MANY PEOPLE ARE BEING ACCOSTED OUT IN PUBLIC AND FORCED TO CLAIM ALLEGIANCE TO BLM. HOW TO HANDLE THIS OR WHAT ARE WE TO DO WHEN IT COMES TO OUR ADDRESS? WE WILL FOCUS ON THIS IN THE NEXT HALF HOUR.

**PROGRAM: FAMILY LIFE**

**HOST: DAVE AND ANN WILSON**

**GUEST: RACHEL GILSON**

**AIRDATE: 08/28/20 AT 1300**

**RUNLENGTH: 26:00**

**SAME SEX ATTRACTION**

How did a same-sex attracted atheist college student become a devout Christian mom raising a child within a loving heterosexual marriage? Dave and Ann Wilson, along with co-host Bob Lepine, find out from guest Rachel Gilson, author of the book "Born Again This Way." Discover what the Christian community can learn from Rachel's ongoing struggle against sexual brokenness. And find out the best things we can do to enter into this important cultural conversation with love and wisdom as Christians and as parents.

**CATEGORY #10 SCIENCE, HISTORY/ BREAKTHROUGHS AND ANNIVERSARIES:**

**PROGRAM: SCIENCE, SCRIPTURE AND SALVATION**

**HOST: INSTITUTE FOR CREATION RESEARCH**

**GUEST: VARIOUS**

**AIRDATE: WEEKNIGHTS AT 1900**

**RUNLENGTH: 26:00**

*Science, Scripture, & Salvation* is a radio ministry that we hope will encourage you in your Christian faith by showing how scientific evidence supports the Bible, particularly the Genesis account. When we see that the first and most foundational book of the Bible can be trusted in all matters—including science—it builds confidence in the rest of the inspired Word all the way to Revelation. This program deals with many scientific discoveries in the many fields of the science disciplines such as biology, geology astronomy and more.

**PROGRAM: JONI AND FRIENDS**

**HOST: JONI EARECKSON TADA**

**GUEST: LAUREN GAJDEK**

**AIRDATE: 09/11/2020 AT 0730**

**RUNLENGTH: 4:00**

Hi, I'm Joni Eareckson Tada and on this 9/11, life is war.

So says Dr. Piper, and I think we'd all agree with him based on the battle that we have had this year with coronavirus, and of course looking back at the events of 9/11 and that awful attack. As believers, we know that our true enemy – it's not Al-Qaeda, like it was back at 9/11; it's not even a virus, but it's our life-long adversary, Satan. Well, in his book "Let the Nations Be Glad!" Piper says some fascinating things about our major weapon in fighting this, this war against our adversary the devil – a weapon that we often misuse or do not use at all. As you know from Ephesians chapter 6, that weapon is prayer. It is our primary firepower against the devil. But let me read directly from John Piper's book, because I'm not so sure we act like life is a battlefield. But maybe today on 9/11 we're reminded of it, right?

**PROGRAM: GODS GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**HOST: DR. RICHARD SWENSON**

**AIRDATE: 08/15/2020 AT 1930**

**RUNLENGTH: 26:00**

On this week's *Trail To Adventure!* Gerry is visiting with Dr. Richard Swenson in Wisconsin and the two are talking about Intelligent Design. The truth is there is more of a chance mathematically that your car happened by accident over hundreds of millions of years, then just your eyeballs having evolved and how they work with your entire body? This is just one of the things that Dr. Richard Swenson shares in the interview with Gerry as they discuss this topic and Dr. Swenson's book, "More Than Meets the Eye". Having taught surgery at the University of Madison, Wisconsin, and having minored in physics, this interview is jam-packed with information that declares that we have a Creator God. Perhaps the most listened to interview aired by GGO in the 20+ years we've been broadcasting.

*I acknowledge that this report is accurate in its details of how WZXV is reaching the Finger Lakes Region listening area.*



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*Completed by Station Manager – Jeff Gallatin*

*09/30/2020*

*Date*