



*the* **Word**  
WZXV.ORG

## **WZXV 99.7 FM Palmyra**

**2nd Quarter 2020**

**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**

**1777 Route 332**

**Farmington, N.Y. 14425**

**585-398-3569, Fax 585-398-3250**

**E-mail – [manager@wzxv.org](mailto:manager@wzxv.org)**

**[www.wzxv.org](http://www.wzxv.org)**

# WZXV ISSUES AND PROGRAM LIST

## QUARTER ENDING June 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. 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 always 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**  
**Second Quarter 2020**

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

**PROGRAM: TRUTH FOR LIFE**  
**HOST: PASTOR ALISTAIR BEGG**  
**AIRDATE: 06/12/2020 1200**  
**RUNLENGTH: 25:00**

**A WORD TO FATHERS PART 2**

As Christian parents, our greatest desire should be to see our children walking with the Lord. So how can we steer them toward that goal? Listen to Truth For Life as Alistair Begg offers practical guidance for parenting in light of the Gospel.

**PROGRAM: TRUTH FOR LIFE**  
**HOST: PASTOR ALISTAIR BEGG**  
**AIRDATE: 06/12/2020 1200**  
**RUNLENGTH: 25:00**

**A WORD TO FATHERS PART 1**

When it comes to parenting, fathers may be tempted to adopt either a passive, backseat approach or a harsh, authoritarian attitude. But the Bible lays out a different path. Learn how to lead your family with love on Truth For Life with Alistair Begg.

**PROGRAM: TRUTH FOR LIFE**  
**HOST: PASTOR ALISTAIR BEGG**  
**AIRDATE: 06/11/2020 1200**  
**RUNLENGTH: 25:00**

**THE DUTY OF CHILDREN PART 2**

Parents receive plenty of advice about child rearing. How do we sort through the counsel to determine what's truly helpful? Listen to Truth For Life as Alistair Begg shares the biblical truths that should guide our parenting decisions.

**PROGRAM: TRUTH FOR LIFE**  
**HOST: PASTOR ALISTAIR BEGG**  
**AIRDATE: 06/10/2020 1200**  
**RUNLENGTH: 25:00**

**THE DUTY OF CHILDREN PART 1**

Many people assume newborns are naturally good. But is this idea grounded in truth? Join us as we examine the biblical view of children and our role in parenting, continuing our study in Ephesians on Truth For Life with Alistair Begg.

**PROGRAM: FAMILY LIFE**  
**HOST: DAVE AND ANNE WILSON**  
**GUEST: DAVE HARVEY**  
**AIRDATE: 04/22/2020 1300**  
**RUNLENGTH: 25:00**

The chicks have flown the nest. Now what? Author Dave Harvey believes that when young adults leave home, it reveals what a couple has built throughout their marriage. Of course, there will be some adjustments as responsibilities shift and couples rediscover each other. A husband and wife may even realize that they're living as strangers, and their spiritual walk is on life support. Harvey reminds couples to get help if needed and stir up the fires that once were flames. It's never too late to build a marriage that's great!

**CATEGORY #2 YOUTH ISSUES**

**PROGRAM: LIFE AT THE POND**  
**HOST: THE NARRATOR**  
**AIRDATE: 05/30/2020 0900**  
**RUNLENGTH: 25:00**

Join your friends at The Pond on hilarious and character-building adventures

**PART 1-** When The Pond creatures keep showing up late to Bible study, Methuselah the alligator enlists the help of his military friend, an army ant. He puts the creatures through show-up-on-time boot camp.

**PART 2 -** You've heard it said from Mom and Dad a thousand times: Don't believe everything you hear. Well, the Pond creatures find this out the hard way when a con man gets them all working for him.

**PROGRAM: LIFE AT THE POND**  
**HOST: THE NARRATOR**  
**AIRDATE: 05/23/2020 0900**  
**RUNLENGTH: 25:00**

Join your friends at The Pond on hilarious and character-building adventures

**PART 1-** A rumor spreads about Dr. Holstein, the chicken. What seems like innocent gossip turns into a disaster for the good doctor.

**PART 2 -** Dr. Holstein, who's actually a chicken, requests help when turkeys take over the chicken coop. It's a story about facing your fear.

**PROGRAM: LIFE AT THE POND**

**HOST: THE NARRATOR**

**AIRDATE: 05/16/2020 0900**

**RUNLENGTH: 25:00**

Join your friends at The Pond on hilarious and character-building adventures

**PART 1-** Floyd the turtle starts to whine - and gets his way. Suddenly, he's whining all the time and so are other youngsters at the pond. The citizens then pass a law against whining and Floyd ends up in jail, singing the blues.

**PART 2 -** Caroline, the lone human friend of the Pond creatures, visits the Pond complaining that her parents make too many rules. She learns that the rules have meaning and that her parents sacrifice much for her.

**PROGRAM: LIFE AT THE POND**

**HOST: THE NARRATOR**

**AIRDATE: 05/09/2020 0900**

**RUNLENGTH: 25:00**

Join your friends at The Pond on hilarious and character-building adventures

**PART 1-** A mysterious fox comes to town and everybody wants to be his best friend. But, it turns out, that isn't such a good idea.

**PART 2 -** At first, The Pond creatures do whatever a bossy mouse tells them to - not use to dealing with a pushy character. Finally, they rebel and actually hide from her. Eventually, the lesson is learned: Don't be bossy!

**PROGRAM: FAMILY LIFE**

**HOST: DAVE AND ANNE WILSON**

**GUEST: MARIA FURLOUGH**

**AIRDATE: 04/28/2020 1300**

**RUNLENGTH: 25:00**

Author Maria Furlough used to obsess about her weight and outward appearance. Her mother had done the same, and she knew her daughter would repeat her behavior unless she taught her differently. Furlough reminds listeners that "charm is deceitful and beauty is

vain," and that the numbers on the scale don't have to define us. That's why she's intentional now about modeling a healthy self-image in front of her daughter. How? She watches her tongue, making sure she makes no disparaging remarks about herself, her weight, or her aging body. She also reminds her daughter that she has value beyond her physical appearance.

**PROGRAM: FAMILY LIFE**

**HOST: DAVE AND ANNE WILSON**

**GUEST: MARIA FURLOUGH**

**AIRDATE: 04/27/2020 1300**

**RUNLENGTH: 25:00**

How can a mom encourage a healthy self-image in her daughters? Maria Furlough, author of "Confident Moms, Confident Daughters," remembers being self-conscious and ashamed of her growing teenage body, so much so that she remembers the day she ripped her blue jeans off in disgust as she cried at her image in the mirror. Now a mother herself, Furlough tries to encourage her daughter to love the beautiful way God designed her, and tells other moms how they can do the same with their daughters.

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

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**GUEST: MARK BILLER**

**AIRDATE: 06/15/2020 1230**

**RUNLENGTH: 25:00**

The stock market's been like a merry-go-round lately, one day bobbing up, the next day down. And investors feel like they're just going around in circles. Does that mean it's time to consider buying gold? Investors are like most people only more so. They don't like uncertainty and in turbulent times, they look for stability. Does gold provide that security? Host Rob West sits down with investing expert Mark Biller to find out.

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**AIRDATE: 06/09/2020 1230**

**RUNLENGTH: 25:00**

That old saying, "The more things change, the more they stay the same," isn't always true. Sometimes things change and stay that way. This couldn't be more true for job hunting. Some of the rules for finding work are timeless. But others are new, and not learning them could cost you a dream job! Financial planner and teacher Rob West fills us in on Money Wise.

- First, you still have to network. Some estimate that as high as 85% of jobs are filled without ever being advertised. By networking, "who you know" can be just as

important as “what you know.” Make a plan to contact at least one person you know every day and let them know that you’re looking for work, telling them what kind of work you’re seeking. Keep a list of people you’ve talked to with notes about the conversation.

- Look for ways to improve your job skills whether you’re looking for work or not. It’s easier than ever these days to find online classes for additional training. Concentrate on skills that transfer to other types of businesses or industries like customer service, HR, and bookkeeping.
- Update your resume as well as your LinkedIn profile to showcase your skills or certifications. Specify how they increased revenue or cut expenses in your current or previous jobs.
- Never badmouth a previous employer in an interview or on social media. It may be tempting, but no good can come from it.
- Avoid any kind of objectionable material on social media. Don’t post anything you wouldn’t want your grandmother to see! In a CareerBuilder survey, 57% of employers said they found content on social media that caused them to eliminate an otherwise promising candidate.
- Use Facebook, Twitter, and Instagram to highlight your skills and interests.
- You have to be able to make a good impression in a video interview. It took the coronavirus pandemic to show employers that they could save a lot of time and trouble by doing interviews on Zoom or Skype. And dress like you would for an in-person interview. No t-shirts! Alert others in the house not to disturb you during the interview and close the door to keep out noise from the rest of the house.
- Finally, on video interviews, have a copy of your resume and other related paperwork handy in case the interviewer refers to it. Then afterwards, follow up the interview with an email no later than the next day.

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**AIRDATE: 06/08/2020 1230**

**RUNLENGTH: 25:00**

Napoleon was short, Einstein failed math, and Lincoln wrote the Gettysburg Address on the back of an envelope. You’ll find all of those claims on the Internet. But that doesn’t mean they’re true. The Internet abounds in myths and false information, so be careful what you believe. Today financial planner and teacher Rob West shares an Internet claim about a debit card scam with a surprise twist.

- Rob West shares a common story from the internet about a scam played out by a fake delivery man using a skimmer to scam people out of money.

- This story has been told and retold many times, but most every version of this cautionary tale on the Internet is completely fake. Like a typical urban myth, it gets passed around the Internet, modified and embellished over time.
- This scam actually did happen, but just once, in Australia in 2008. In that case, the delivery guy was quickly apprehended.
- the moral is that ... while this is largely just another Internet hoax ... you can't completely discount this type of thing from actually happening again.
- Sine cautionary advice: First, never accept anything that you didn't order, or when the *sender* is not clearly identified. That would be your first red flag.
- Secondly, when a stranger asks you to use a credit or debit card, whether in person, on the phone, or in an email. Never give out that information unless *you* initiated the purchase or transaction.

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**AIRDATE: 06/04/2020 1230**

**RUNLENGTH: 25:00**

### **REVERSE MORTGAGE ALTERNATIVES**

Are you a “house rich and cash poor” senior citizen? If so, no doubt you’ve thought about getting a reverse mortgage to help make ends meet each month. However, you also have to consider if the cure worse than the ailment! You can’t watch daytime TV without seeing a commercial for reverse mortgages. The pitch sounds good, but is it? Who couldn’t use a big fat lump sum payment or a nice, monthly check from a reverse mortgage company? On this Money Wise, financial planner and teacher Rob West has some alternatives to reverse mortgages.

- To get this money you’ll be giving up equity in your home. This bothers a lot of seniors who’d like to leave something to their heirs—not to a mortgage company. Remember: what sounds good doesn’t always work out. Reverse mortgages typically have higher interest rates and other costs.
- You really have to know who you’re dealing with. Reverse mortgage companies haven’t always lived up to their promises. A couple of years ago, the Consumer Financial Protection Bureau fined three of these companies for deceptive advertising. Consumer Reports says you should consider a reverse mortgage only if there’s no other way to stay in your home and to pay your bills.
- There are alternatives. (1) Sell your home and buy something smaller, leaving you with the difference in cash. (2) If you haven’t entirely paid off your home yet, consider refinancing the balance you owe. Interest rates are still low enough that you could reduce your monthly payment and free up cash. (3) Sell the house to a family member. Perhaps sell it to children who would be heirs anyway. This way, you get

cash out and then you can lease it back and continue to stay living there. The family member can then take advantage of tax breaks for landlords. (4) An inter-family mortgage. The family member buys the house from you, then you “owner finance”—they make the monthly mortgage payment to you instead of a bank (giving you cash to meet your expenses).

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**GUEST: NEILE SIMON**

**AIRDATE: 04/27/2020 1230**

**RUNLENGTH: 25:00**

The coronavirus outbreak has forced millions of Americans into unemployment lines, many are struggling to make ends meet, to keep food on the table and a roof overhead, but what about credit cards? If you're falling behind on your bills it's important to have a plan. You can take steps to lessen the impact of reduced income. Host Rob West talks with Neile Simon of Christian Credit Counselors about those steps.

- Neile offers wisdom on what to do if you are having credit card trouble, why to steer clear of debt consolidation, and how to know when you need help.
- Christian Credit Counselors is a Biblical based organization that helps people deal with their debt in a relational way.
- Neile walks us through the process of how Christian Credit Counselors works.
- Christian Credit Counselors can walk you through specific steps on what to do if you need help, long term. You can find more information at [ChristianCreditCounselors.org](http://ChristianCreditCounselors.org)

In this show we also answer your questions:

- My husband passed away a few years ago. I am worrying about my savings for the future. Should I continue to work?
- I just recently went through a divorce and am trying to get control of my debt and finances. Advice?

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**GUEST: JERRY BOWYER**

**AIRDATE: 05/12/2020 1230**

**RUNLENGTH: 25:00**

### **CORONA VIRUS AND ECONOMIC REALITIES**

Analysts use three letters to describe what a bear market looks like on a line graph. But you don't have to be a Wall Street pro to understand them. There's the "V," the "U," and the dreaded "L." So which letter describes the current market downturn as the coronavirus outbreak plays out? Is it too early to tell? Money Wise host, Rob West, sits down with economist Jerry Bowyer to find that out and much more. Jerry is the chief economist at Vident Financial. He'll share his perspective on the market and economic trends we're seeing now.

- According to Mr. Bowyer, what we're dealing with now could remain for a little bit. We're witnessing "a purging of the economy." But we will ultimately recover—it just may not be as quickly as we got into the situation.
- We're not in a conventional recession—but this can be a good thing! And hard times test us.
- We're not an economy that runs on sporting events and movie theaters, though they make up a big part of our culture. So we can reopen a whole lot of the economy now with other things and take time, later, to open up the entertainment portion of our country (where people are indoors & packed together). We can have a whole lot of recovery without those things.
- We're facing even more unprecedented national debt now in light of the recent fiscal stimulus. We spent, borrowed, and printed our way through this crisis—and it worked! And the markets have generally responded favorably to that. But we built countless "bubbles" to get there. Mr. Bowyer is concerned about the mid- and long-term effect of this enormous debt.

On this program we also answer your questions:

- What do you think about buying gold?
- Should we buy a truck and travel trailer with the cash we have saved in order to better save for a house later?

**PROGRAM: MONEY WISE**  
**HOST: STEVE MOORE, ROB WEST**  
**GUEST: MARK BILLER**  
**AIRDATE: 05/19/2020 1230**  
**RUNLENGTH: 25:00**

Wilbur Wright once said it's possible to fly without motors, but not without skill. In the same way, anyone can invest, but to do it successfully you need knowledge. So what should you do when investing seems like flying through a storm? Kingdom Advisors President Rob West sits down with investing expert Mark Biller to find out how to navigate through the turbulence.

- Market conditions have been as wild as at any point in at least a decade (since the Global Financial Crisis) and arguably dating all the way back to the 1929 Crash that kicked off the Great Depression.
- Stocks fell into bear-market territory in the shortest period of time ever, covering the 20% decline that is the typical definition of a new bear market at roughly twice the speed of 1929, which used to be the fastest such decline on record.
- After bottoming out at a 35 percent loss, that plunge was followed immediately by a dizzying stock market *rally* that erased roughly 60% of those market losses over the following six weeks!
- First, we have to accept that many of the key details remain “unknowable” at this point. As frustrating as it is, until we get more certainty regarding the virus itself, everyone is just guessing about the future path the economy will take.
- With no *economic* clarity yet, we have little basis to compare the depth of the potential economic decline against the massive emergency measures undertaken by the government and the Federal Reserve.
- Stock market investors were very optimistic as the market rebounded in April. Toward the end of the month, the Nasdaq stock index was back in positive year-to-date territory, while the S&P 500 index was trading where it did last October.

**PROGRAM: MONEY WISE**  
**HOST: STEVE MOORE, ROB WEST**  
**AIRDATE: 05/27/2020 1230**  
**RUNLENGTH: 25:00**

Any number of jokes contain the lines, “*The check’s in the mail,*” or “*I’m from the government, I’m here to help you.*” But they’re not funny if you’ve been waiting by the mailbox for your stimulus check. It’s been over a month since the federal government began

sending out stimulus checks to individuals. If you haven't received yours yet Rob West has a list of reasons why it could be delayed.

- The first reason is that you didn't receive a refund for either your 2018 or 2019 taxes. You must have gotten a refund *and* you had to authorize the IRS to give you that refund by direct deposit. So if your refund came by paper check the IRS is using the same system to send you a stimulus check and that causes delays.
- Second, your stimulus check may have been direct deposited into an old bank account that you've closed since filing your 2018 return. If you owed money in 2019, or you haven't filed yet because the deadline was extended to July 15<sup>th</sup>, the IRS will use the bank account information it had on file for your 2018 return. If you've closed that account, the bank will probably return the funds to the IRS.
- Third, your check may have gone to a temporary bank account used by your tax preparer. You may not realize it, but sometimes a tax preparer will set up a temporary account to receive your refund. Their fees will then be deducted and the rest transferred into your bank account.
- Fourth, you filed a paper return in 2019. That's potentially a huge snag, because with social distancing due to the coronavirus outbreak the IRS has had many of its employees working from home.
- Last, That would be if you don't normally file a tax return. If your income is below \$12,200 for an individual, or \$24,400 for a married couple filing jointly, you don't have to file a return. In that case, the IRS doesn't have up-to-date records on you.

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

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: ROY HENDRICKSON**

**AIRDATE: 06/05/2020 1930**

**RUNLENGTH: 25:00**

On this *Trail To Adventure!* Gerry is with Roy Hendrickson at a fishing event that includes Jimmy Houston the keynote speaker in the northeast corner of Ohio. This multi-species fishing tournament is an outreach ministry of the likes Gerry had never seen before. It is where a small fish like a sun fish that's caught during the time on the water could be a winner over a larger species fish, such as a bass. It all works on a state records and a percentage, with the formula for judging being explained by this week's guest Roy Hendrickson. The lake the church was using was public access and fishable from both the Ohio and Pennsylvania sides and you will discover that this ministry outreach is also designed to share Christ. This tournament concept can even be done on a small farm pond that has several species of fish.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: JAY YELAS**

**AIRDATE: 05/29/2020 1930**

**RUNLENGTH: 25:00**

On this week's *Trail To Adventure!* We're in the middle of Lake Saint Clair, as Gerry is with Jay Yelas, a pro bass angler. Jay was there to pre-fishing for an upcoming tournament on the FLW Bass Tour. This beautiful lake borders the state of Michigan on south side and Ontario, Canada on the northern side. Jay stopped his casting and the bass boat to talk with Gerry. Parked on Lake St. Clair, somewhere close to the Canadian border in the center of this huge body of water, the two discussed outdoor outreach ministry. Looked at how you can use God's Creation, (Romans 1:20) tied to the changed lives of believers, (Ephesians 2:10) building a relationship with others to see them come to know Jesus as Creator, Lord and Savior. All this is found in his book, Jay Yelas, Faith, Family & Fishing!

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: ARNIE WOLF**

**AIRDATE: 05/22/2020 1930**

**RUNLENGTH: 25:00**

On this *Trail To Adventure!* as was traveling to speak at a Game Dinner in western Wisconsin, Gerry rendezvoused with Arnie Wolf, who is the owner of Rushing Wind Retreat Center in Ontario, Canada. The two men are joined by Larry Drossart who shares about his personal struggle with Post Traumatic Stress Disorder (PTSD) and many of his fellow veterans as well. Arnie mentioned to Larry of his desire to do some type of wounded warrior (style) event at his fishing camp located a little over an hour above International Falls, Minnesota. That struck Larry hard as that day he'd heard of 4 Wisconsin veterans who'd committed suicide and felt something had to be done to stop this trend. Speaking that summer not only impacted Larry and his relationship with Jesus Christ, but helped another man in camp too! Since then the special week has grown in attendance and in the scope of how it's helping other Vets with their struggles also.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: BURT HARRIS**

**AIRDATE: 05/18/2020 1930**

**RUNLENGTH: 25:00**

On this week's *Trail To Adventure!* Gerry is in Sidney, NE as he's on the road again to a speaking outdoor outreach event in Wyoming. Sidney is the location of this rendezvous with an old friend, Burt Harris. Gerry first met Burt at Maranatha Bible Camp near North Platte. Burt gives a history of his working for the outdoor outfitting store chain of Cabela's and

shares how he started to reach out to a new employee, Steve Collins, who needed Jesus Christ. Steve falls into the statistic of 95% of adults being won to Christ through a one-on-one relationship that develops over a period of two years or more. Almost to the day, Steve came to Christ after two years, and outdoor outreach played a part as well. This interview gives listeners something for their church members to consider doing, having outdoor outreach events in order to touch men in their local communities and so changing lives for eternity.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: NICK HUCLE**

**AIRDATE: 05/08/2020 1930**

**RUNLENGTH: 25:00**

On this week's *Trail To Adventure!* Gerry is at Lake Ellen Camp in the Upper Peninsula of Michigan with the camp's program director, Nick Hucle. Gerry had been invited to come as the speaker for one of the week long summer children's camps. Lake Ellen Camp in Crystal Falls has events going on all year, with the summertime being the most active. Nick Hucle tells the listeners about hunting adventures with his parents as a kid and more. Nick relates his and his wife, Cory Ann's history in the area of being campers and then their moving to camping ministry itself. He relates what the campers, counselors and staff experience at the camp and how he's seen attendees work up through the different stations over the years, by the power of the Holy Spirit in their lives. This would be an excellent place not only to send children as campers, but also for those wanting to learn to do work in outdoor ministry, as a life career.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: STEVE & ANNIE CHAPMAN**

**AIRDATE: 05/01/2020 1930**

**RUNLENGTH: 25:00**

In this week's *Trail To Adventure!* while on his way to an event in Alabama, Nashville, Tennessee was the stop for this interview and radio program. Gerry rendezvous with an old friend who was one of the very first interviews back when GGO radio started airing in 1996, Steve Chapman of Steve & Annie Chapman Family Ministries and Music Producers. The two men talk about the couple's early life, marriage, and movement toward the ministry that they do today. Steve also discusses a number of the books they have written and he has done focusing on hunters and fishermen to draw them closer to the Creator God as they spend time in the outdoors. This includes a history of his first, "A Look AT Life From A Deer Stand."

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: ARNIE & DEE WOLF**

**AIRDATE: 04/24/2020 1930**

**RUNLENGTH: 25:00**

You'll get hooked on this *Trail To Adventure!* as Gerry's with the owners and operators of Rushing Wind Retreat Center. Arnie & Dee Wolf share how God worked it out in their lives to own this facility. It's a once in a life time adventure you can take someone on where they'll have the Creator God speak to them by way of the outdoors, speakers and fellowship of others! This couple also talks about all the aspects of the camp, as they work to set the stage for sharing the gospel of Jesus Christ. This fly-in adventure fishing camp is a place where men can invite friends and relatives to join them for the five days. Also, there are couples retreats that have helped restore marriages and seen changed lives for eternity time and again. Why not check out what a Rushing Wind trip could do for your loved ones!

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: STEVE COLLINS**

**AIRDATE: 04/17/2020 1930**

**RUNLENGTH: 25:00**

On this week's *Trail To Adventure!* Gerry is at an outdoor outreach event and meets with the 1991 National Predator Calling Champ Steve Collins. Gerry first met Steve at the 10th annual Christian Bow-hunters shoot at Maranatha Bible Camp near North Platte, Nebraska. Steve shares how he got involved in the outdoors duck hunting with his dad, and how his love of the outdoors landed him a job at Sidney, Nebraska's Cabela's store. He relates how his boss Burt Harris gently guided him to Christ over a two-year period. He also tells the amazing story of how his son Keith was led to Christ and the transformation of this man is part of the two previous programs aired and next week's program as well.

**PROGRAM: GOD'S GREAT OUTDOORS**

**HOST: GERRY CAILLOUET**

**GUEST: DR. RICHARD SWENSON**

**AIRDATE: 04/10/2020 1930**

**RUNLENGTH: 25:00**

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.

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

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**AIRDATE: 06/05/2020 1230**

**RUNLENGTH: 25:00**

Health savings accounts can be a great way to save on medical expenses and reduce your tax liability. Money goes in tax deferred and it's there when the doctor bill arrives. But is the HSA a good deal for everyone? To even qualify for an HSA you must have a high deductible health plan. And even then it may not be the best move. Financial planner and teacher Rob West tells us who'll get the most out of a Health Savings Account.

- HSAs are a great way to accumulate tax-deferred savings for medical expenses. And many financial advisers say they're as good or better than some retirement plans. At age 65, the penalty for using the money for non-medical reasons goes away but money used for medical bills is still tax deferred. So they're a real win-win.
- Some advisors think that HSA's are not for everybody who has a high deductible. They break down eligible folks into three groups—one where HSAs work great, one where they're merely good, and one where you'd be better off without one.

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**GUEST: BRIAN KLUTH**

**AIRDATE: 05/26/2020 1230**

**RUNLENGTH: 25:00**

The numbers are starting to come in and they're not good. The COVID-19 crisis has caused a significant downturn in church giving. That much was expected. But what can we do about it? With millions of Americans out of work and services canceled for weeks, churches are struggling. Rob West talks with Brian Kluth of the National Association of Evangelicals about a battle plan for the coming financial challenges.

- Pastor Brian Kluth is a noted speaker and author on church giving and currently serves as director of the NAE's multi-year initiative to address the economic needs of pastors.
- Giving has gone down in 65% of churches, a much worse figure than the #StateofthePlate Recession when 38% of churches saw giving declines.
- 30% of church families reported losing income or jobs.
- Good news: 48% of churches are reaching 2 to 5+ times more people online than in their normal weekend services in January.
- Some churches are starting to hold services again but with significant restrictions on seating and capacity. Pastors are reporting about attendance during the shutdown.

- Here's a 10-step battle plan for pastors and church leaders to meet this financial crisis: (1) Review available COVID-19 church resources, (2) reopen under government guidelines, (3) choose a weekly offertory verse, (4) start or expand a benevolence program, (5) reassess and rebuild the church budget, (6) distribute 30- or 40-day devotionals, (7) help co-sponsor a Saturday financial conference event, (8) minister to the financially hurting and financially healthy, (9) participate in the Easy 1-2-3 Bless Your Pastor national movement, (10) seek the Lord and evaluate options for your church's future.
- If you can find a way to increase your church giving (even temporarily), it would be a huge help.
- State of the Plate 2-Minute Poll - Coronavirus/COVID-19 Financial Impact on Your Family & Church (<http://www.stateoftheplate.info/2020results.pdf>)
- 10-Step #WinningBattlePlan for Churches to Defeat the Coming \$ Challenges (<http://www.stateoftheplate.inf...> this program we also answer your questions:
  - What is [www.creditkarma.com](http://www.creditkarma.com) and is it safe?
  - I live in Florida and need to hurricane-proof my windows. Can that be done for free? Check [bankrate.com](http://bankrate.com) for more information related to this caller's question.

**PROGRAM: MONEY WISE**

**HOST: STEVE MOORE, ROB WEST**

**GUEST: LAUREN GAJDEK**

**AIRDATE: 05/21/2020 1230**

**RUNLENGTH: 25:00**

The coronavirus pandemic is changing the way people work and some of those changes may be permanent. But that's colliding with another trend where a growing number of workers are deciding to start their own business. Experts say a surge of new entrepreneurs is likely in the wake of the COVID-19 crisis. Host Rob West talks with Lauren Gajdek of Christian Healthcare Ministries about a way startups can manage their medical expenses.

- Healthcare is a necessity today and Christian Healthcare Ministries is a faith-based solution for believers. We're a Christian community that can support you.
- The cost of our programs range from \$78 monthly for an individual to \$516 monthly for an entire family. With our Gold Program, the most that someone would have to pay out of their own pocket would be \$516.
- Christian Healthcare Ministries is the longest-serving health cost sharing ministry. We've been around since 1981 and are in all 50 states.
- Last year we shared over \$500 billion! There are no contracts with CHM.
- We work with the healthcare providers, the doctors, and the hospitals to negotiate the prices. We also involve the patient in that. So we're able to get a lot of discounts on the medical bills.

- We encourage our members to approach their healthcare providers saying that they're a "self-pay patient." Christian Healthcare Ministries is not insurance but a cost-sharing ministry.
  - Learn more at CHMinistries.org (<https://chministries.org/>).
- On this program we also answer your questions:

- I'm 68, am still working, and contribute to a 401(k). I also have an IRA. I'm fiscally conservative. Should my portfolio be broken up now, real conservatively, or, do I just move it all into a money market so that I don't lose anything?
- Minimum required distributions—they don't have to be withdrawn this year due to COVID-19 (all my RMDs are going to my church). So I know this year that MRDs have been waived. Should I do the Qualified Charitable Distributions this year?

### **CATEGORY #6 LOCAL ENTERTAINMENT/ ACTIVITIES/COMMUNITY EVENTS**

ALL EVENTS CANCELLED DUE TO COVID-19

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

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/20/2020 1330**  
**RUNLENGTH: 25:00**

Homeschooling—A Threat to American Democracy? Harvard Magazine Presents the Argument The Educational Agenda of the Elites: Why the Main Argument Against Homeschooling Is an Argument Against Christian Homeschooling The Assault on Parental Rights Won't Stop with Homeschooling: Why Christian Schools Will Be the Next Target of the Secular Elites.

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

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/21/2020 1330**  
**RUNLENGTH: 25:00**

Big News from the U.S. Supreme Court: An Important Decision About Criminal Justice Means Much More Than You Think Why Do the Liberal Supreme Court Justices Vote in a Bloc More Often Than the Conservatives? Conservative Disposition vs. Liberal Ideology Why Is the Bar to Convict So High in Criminal Justice? The Answer is More Than Political or Constitutional — it's Biblical and Theological.



## **CATEGORY #9 CIVIL LIBERTIES/SOCIAL ISSUES/COVID19**

### **PROGRAM: THE DACUS REPORT**

**HOST: ATTORNEY BRAD DACUS**

**AIRDATE: 06/20/2020 1300**

**RUNLENGTH: 25:00**

Pt. 1

Director of Christian Ethics and Biblical Worldview at Family Research Council, David Closson, discusses the biblical and moral obligation of Christians to participate in government. He explains the particular importance of this responsibility today as well as its distinctively Christian principles from Scripture.

Pt. 2

PJI Chief Counsel, Kevin Snider, talks about a new case a church filed against a public health official in Oakland, California. He discusses the case's details and its importance in the larger context of religious freedom for all churches.

### **PROGRAM: THE DACUS REPORT**

**HOST: ATTORNEY BRAD DACUS**

**AIRDATE: 06/13/2020 1300**

**RUNLENGTH: 25:00**

Pt. 1

Senior Fellow and Director of the Center for Human Dignity at Family Research Council, Cathy Ruse, talks about the alarming ramifications of radical sex education in schools as mass indoctrination. Ruse discusses harmful effects on both children and parents as well as ways for families to be proactive.

Pt. 2

PJI staff attorney, Michael Pepper, unpacks the Supreme Court's 5-4 decision that rejected a California church's challenge to state restrictions. He explains the decision's results and how the case differed from PJI's ongoing lawsuits for churches.

### **PROGRAM: THE BRIEFING**

**HOST: DR. ALBERT MOHLER**

**AIRDATE: 06/16/2020 1330**

**RUNLENGTH: 25:00**

#### **Part I**

The Flawed Legal Logic in Yesterday's Supreme Court Decision on LGBTQ and Discrimination

#### **Part II**

What Is the Proper Role of the Supreme Court? Hint: It's Not What It Did Yesterday — Legislate

### **Part III**

Textualism? Originalism? Strict Constructionism? The Differences in the Terms Really Matter

**PROGRAM: THE BRIEFING**

**HOST: DR. ALBERT MOHLER**

**AIRDATE: 06/02/2020 1330**

**RUNLENGTH: 25:00**

### **Part I**

Religious Liberty, COVID-19, and State Restrictions on Worship Intersect at U. S. Supreme Court

### **Part II**

Cable News, Coronavirus, Chaos — The Changing Landscape of the News

### **Part III**

Is the Role of Journalism “Bringing Truth to the American People”? Understanding That There Is More to the Story

### **Part IV**

A Ministry Fulfilled: Remembering Apologetic Evangelist Ravi Zacharias

**PROGRAM: JUST THINKING**

**HOST: RAVI ZACHARIAS**

**GUEST: JO VITALE, VINCE VITALE, ABDU MURRAY**

**AIRDATE: 04/27/2020 1100**

**RUNLENGTH: 15:00**

### **PART II**

Join RZIM Speakers, Jo Vitale, Vince Vitale, and Abdu Murray this week on a very special Just Thinking, as they take questions during a recent Q&A titled, “If God, Why the Coronavirus?” We hope the program this week will be a source of encouragement to you, as they tackle tough questions surrounding the coronavirus from a Biblical perspective.

**PROGRAM: JUST THINKING**

**HOST: RAVI ZACHARIAS**

**GUEST: JO VITALE, VINCE VITALE, ABDU MURRAY**

**AIRDATE :04/27/2020 1100**

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### **PART I**

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**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/23/2020 1330**  
**RUNLENGTH: 25:00**

Worldview Differences Just Don't Go Away—Even In a Pandemic The “Essential” Marijuana Industry Is Booming During the Pandemic: Moral Change and Moral Opportunism in America Why Do Humans Love and Care for One Another? And Is There a Purpose Behind the Coronavirus? Examining an Evolutionary Perspective on COVID-19 Worldview Really Does Matter: Impermanence, Buddhism, the Dalai Lama, and the Coronavirus.

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/09/2020 1330**  
**RUNLENGTH: 25:00**

Bernie Sanders Ends His Presidential Campaign, But Not His Political Movement: What This Means for the 2020 Race for the White House The Most Successful Socialist Candidate in U.S. Political History? A Look at the Remarkably Radical Career of Bernie Sanders Uncertainty in the Face of the COVID-19 Crisis: Why Christians Can Be Certain of the Most Important Truths Even in a Pandemic.

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/07/2020 1330**  
**RUNLENGTH: 25:00**

Constitutional Questions on Both Sides of the Atlantic: The Queen's Speech, Boris Johnson's Health, and Wisconsin's Election Chaos We're All Homeschoolers Now: An Encouragement to Christian Parents in This Unique Moment of a Pandemic and Opportunity Don't Forget to Wash Your Hands! A Look at the Relatively Recent (And Very Interesting) History of Handwashing.

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/06/2020 1330**  
**RUNLENGTH: 25:00**

The Limitations of Global: Lessons from the United Nations in a Pandemic “Failure Could Set the World on Fire”: The Pandemic and World Leadership Quiet Grief in China: The Communist Party’s Worldview Exposed

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/03/2020 1330**  
**RUNLENGTH: 25:00**

The World is Real (and So Are Viruses): The Christian Worldview and Modern Medicine Is This the Apocalypse? Well, Yes and No. Yearning for Something Better, Something Promised: The Christian Hope Beyond This Fallen World

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/02/2020 1330**  
**RUNLENGTH: 25:00**

The Moral Revolution and The Media: How Activist Organizations Hide Behind Deceptive Research with Press Complicity Bring Us the Hospital, Leave Your Christianity at Home: New York Politicians Condemn Samaritan’s Purse Field Hospital for Those Battling COVID-19 When the World Hates You, Serve Anyway: Why Christians Meet Needs, Even When Facing Opposition.

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

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/22/2020 1330**  
**RUNLENGTH: 25:00**

**EARTH DAY**

Today Is the 50th Anniversary of Earth Day: So, What’s That Really About? How Should Christians Think about the Earth and the Environment? Dominion and Stewardship in the Biblical Worldview A New Religion for Secularists? The Modern Ecological Movement Reveals a Theological Substructure.

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/17/2020 1330**  
**RUNLENGTH: 25:00**

The World Health Organization and the Current Pandemic: The Controversy and its Context So, How Exactly Did the Coronavirus Emerge? Its an Important, and Scary Question From “Houston, We've Had A Problem Here” to “How Do We Get Home?” — The 50th Anniversary of the Return of Apollo 13.

**PROGRAM: THE BRIEFING**  
**HOST: DR. ALBERT MOHLER**  
**AIRDATE: 04/10/2020 1330**  
**RUNLENGTH: 25:00**

Is Religion Merely Functional? How the Secular Worldview Transforms Religion into Something Not Very Religious At All The Cross and Resurrection at the Center of Christianity: The Importance of Remembering God's Acts That Took Place in Space, Time, and History Will There Be Something Missing As Christians Don't Gather on This Resurrection Sunday? A Biblical Theology of the Lord's Day

*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* *6/30/2020*  
*Date*