

KBLD-FM
Licensed to Calvary Chapel Tri-Cities: 10611 W Clearwater Ave
Kennewick, WA 99336

Issues and Programs Report
for Quarter 4-2023

The following are summary descriptions of the issues aired by this station.

Issue: Building Strong Families

Summary: Family breakdown in our community is an important issue that affects the community in general. Programming that focuses on family relationships and investing in individuals is aired to help counteract the continuing decay of the family unit.

Issue: The Importance of the Spiritual Life

Summary: Members of our community that have a sincere spiritual life are more likely to be better citizens and more involved in positive activities within our community. Programming that addresses the importance of a spiritual life fills this need within our community.

Issue: Educating our Citizens

Summary: Keeping our listeners informed of political and civic issues is a need of our community, and we have dedicated programming time to address this need.

Issue: Education of Nation's History

Summary: The foundation of the United States rests on many historical events and documents. Citizens in our community can perform their civic duties and obligations better when they understand the historical perspective of this nation.

Issue: Health and Wellness

Summary: Understanding the need for maintaining both physical and mental health is important for the citizens of our community. Programs highlighting these needs are aired on this station.

Issue: The Issues of Pregnancy, Adoption, and Abortion

Summary: Our community has significant numbers of unwed pregnancies and a number of abortions every year, signs that many members of our community do not understand the significance of these issues. Programming addressing pregnancy, adoption, and abortion is designed to better inform listeners regarding these issues.

Issue: Financial Literacy

Summary: Americans ages 25-34, including those in our area, have financial behaviors that tend toward debt accumulation, and this is happening during a period of milestone events such as getting married, having children and caring for aging parents. Programming on financial literacy is intended to help those in our community to take charge of their financial future

KBLD ISSUES AND PROGRAMS REPORT - QUARTER 4 - 2023

On this form, summarize a list of programs which were aired on KBLD to address the issues important to the community. State the Issue and then the program aired to address it. The regulatory reference for this report is CFR Title 47, 73.3526 and 73.3527. Insert in the Public File when complete.

Family Life Today – Dave & Ann Wilson

Issues: FamilyLife Today is a daily radio program hosted by Dave and Ann Wilson and offers practical help and biblical hope for the challenges facing today's families. Issues regularly addressed on this program include the following: Building Strong Families, The Importance of the Spiritual Life, Educating our Citizens, Health and Wellness, and The Issues of Pregnancy, Adoption, and Abortion.

2-Oct-23	Living with Autism: Brant Hansen
3-Oct-23	Autism and Family Relationships: Brant Hansen
4-Oct-23	Untangling Your Faith--with the Questions Jesus Asked: Amberly Neese
5-Oct-23	"Do You Want To Get Well?" Searching for Peace in the Questions Jesus Asked: Amberly Neese
6-Oct-23	How to Be a Good Grandparent: Mark Gregston & Larry Fowler
9-Oct-23	The Toxic War on Masculinity: Nancy Pearcey
10-Oct-23	Masculinity, Christianity--and the (Surprising) Truth: Nancy Pearcey
11-Oct-23	Toxic Masculinity--and the Power of a Great Dad: Nancy Pearcey
12-Oct-23	God, Sex, and Your Marriage: Dr. Juli and Mike Slattery
13-Oct-23	God and Your Sex Life: Dr. Juli and Mike Slattery
16-Oct-23	The Couple that Prays: Paul Miller
17-Oct-23	The Power of Praying Together: Paul Miller
18-Oct-23	Pray Big: Paul Miller
19-Oct-23	Unexpected Jesus: Eric and Erikah Rivera
20-Oct-23	The Unexpected Jesus You Need: Eric and Erikah Rivera
23-Oct-23	Loving Your Community: Stephen Viars
24-Oct-23	Irresistible Outreach: Stephen Viars
25-Oct-23	Radical Kindness for Your Community: Stephen Viars
26-Oct-23	How to Be Single and Content: Sherri Lynn
27-Oct-23	5 Ways to Stop Sabotaging Your Marriage: Ted Lowe
30-Oct-23	Why Do I Do What I Don't Want to Do? Jonathan Pokluda
31-Oct-23	Powerful Vices--and Your Way Out: Jonathan Pokluda
1-Nov-23	How to Wreck a Marriage: Jonathan Pokluda
2-Nov-23	How to Be "All There" in Your Marriage: Jonathan Pokluda
3-Nov-23	Throwing a Chair at My Anxiety: Brian Barnett
6-Nov-23	What Makes a Man? Jeff Kemp
7-Nov-23	Receive: The Way of Jesus for Men: Jeff Kemp
8-Nov-23	4 Strategies for Authentic Manhood: Jeff Kemp
9-Nov-23	Christians Get PMS, Too: Sherri Lynn
10-Nov-23	I Want to Punch You in the Face (But I Love Jesus): Sherri Lynn
13-Nov-23	When Kids Ask Hard Questions: Jeff Myers
14-Nov-23	Is Your Christian Kid Ready for College? Jeff Myers
15-Nov-23	Know Thy Gamer: A Parent's Guide to Video Games: Drew Dixon
16-Nov-23	What Should I Know about My Kid's Video Games? Drew Dixon
17-Nov-23	Is Your Kid a Gamer? 5 Things Not to Do: Drew Dixon
20-Nov-23	Raising Kids Who Keep the Faith: Dr. Collin Outerbridge
21-Nov-23	Parenting for Faith that Goes the Distance: Dr. Collin Outerbridge
22-Nov-23	How to Wreck a Child's Faith: Dr. Collin Outerbridge
23-Nov-23	Right Where You Belong: Heather MacFadyen
24-Nov-23	Navigating Suffering Spaces: Heather MacFadyen
27-Nov-23	Jesus Moments: The Best of FamilyLife Today this Year
28-Nov-23	52 Weeks in the Word: Trillia Newbell
29-Nov-23	52 Weeks in the Word: A Journey Through Romans 8: Trillia Newbell
30-Nov-23	Blinding Suffering: Kelly & Tabitha Kapic

1-Dec-23 Unspeakable Hope: Kelly & Tabitha Kapic
 4-Dec-23 Good Boundaries and Goodbyes: Lysa TerKeurst
 5-Dec-23 Boundaries in Relationships: Lysa TerKeurst
 6-Dec-23 Rewrite your Family Story: David & Meg Robbins
 7-Dec-23 Praying: Men Who Struggle: John Yates
 8-Dec-23 Praying Men: A Gift To Families: John Yates
 11-Dec-23 The Intentional Father: Jon Tyson
 12-Dec-23 Fatherhood has Second Chances: Jon Tyson
 13-Dec-23 Are you an emotionally exhausted Dad? Jon Tyson
 14-Dec-23 The Heart of a Good Man: David & Meg Robbins
 15-Dec-23 Women in the Bible: Do you Fear the Unknown? Nana Dulce
 18-Dec-23 How to Overcome Loneliness: Brant Hansen
 19-Dec-23 I'm too Busy with a Mental Health Crisis: David & Meg Robbins
 20-Dec-23 Blessed Are The Misfits: Brant Hansen
 21-Dec-23 I Belong in the Kingdom of God - I'm Socially Awkward: Brant Hansen
 22-Dec-23 Doubting Jesus as an Introvert: Brant Hansen
 25-Dec-23 Gentle and Lowly: Dane Ortlund
 26-Dec-23 Why does God allow Suffering? Dane Ortlund
 27-Dec-23 Wait...I can have fun at church? Amberly Neese
 28-Dec-23 How to Stop Comparing Yourself to Others: Amberly Neese
 29-Dec-23 Feel Misunderstood in your Marriage? David & Meg Robbins
 Each program airs Mon - Fri @ 9:00am

DURATION: 28 min

RealLife Loading – Shelby Abbot

Issues: RealLife Loading is a daily radio program hosted by Shelby Abbot and offers practical help and biblical hope for the challenges facing today's families. Issues regularly addressed on this program include the following: Building Strong Families, The Importance of the Spiritual Life, Educating our Citizens, Health and Wellness, and The Issues of Pregnancy, Adoption, and Abortion.

7-Oct-23 Same Sex Attraction, Faith, and Finding My Way Through: Sam Allberry
 14-Oct-23 Why Does God Care Who I Sleep With? Sam Allberry
 21-Oct-23 I Have a New Name: Hosanna Wong
 28-Oct-23 Hijacking My Past: Josiah Chandler

 4-Nov-23 Body Image, Restored: Rachael Gilbert
 11-Nov-23 What Do I Do When I'm Doubting?: Shelby Abbott
 18-Nov-23 When Life Hurts: Elizabeth Woodson
 25-Nov-23 Addiction, Van Life, and the Faith that Holds Me Together: Feli Velez

 2-Dec-23 What is Gods Grace? Getting What We Don't Deserve: Shelby Abbott
 9-Dec-23 Single Black Woman, Dating: Barbara Fortilus
 16-Dec-23 Do you have what it takes to share the gospel overseas? Laney Frederick
 23-Dec-23 Do the Holidays bring you Stress?: Shelby Abbott
 30-Dec-23 Displaced: Sasha

Each program airs Saturday Mornings @ 9:30am

DURATION: 28 min

Program: "Joni and Friends" (4:00)

Issue: The Importance of the Spiritual Life

"Joni and Friends" – Joni Eareckson Tada

Speaker: Joni Eareckson Tada Founder and CEO of Joni and Friends Ministries. A woman who has dedicated her life to championing the disabled worldwide. Using her many gifts and personal experience, Joni encourages others to lean into the joy and peace of Christ, regardless of life situation.

Date	Title
10/2/2023	God is Sitting Next to You
10/3/2023	God's Wide-Angle Lens
10/4/2023	The Pace of Cancer
10/5/2023	Cancer Will Not Win
10/6/2023	Leave the Outcome to God
10/9/2023	From Ohio to China
10/10/2023	Keep Trying
10/11/2023	Jesus Be My Ballast
10/12/2023	Hope-Filled Memories
10/13/2023	Birthday Blessings
10/16/2023	The Connection Between Depression and Obedience
10/17/2023	Serving Through Depression
10/18/2023	Scripture that Moves
10/19/2023	Spiritual Depression to Spiritual Living
10/20/2023	He is With You
10/23/2023	Giving Back
10/24/2023	The Joy of Obeying God
10/25/2023	Practicing His Presence
10/26/2023	He Leaves the Door Open
10/27/2023	Fruitful Ministry
10/30/2023	Delight in the Lord
10/31/2023	Smorgasbord of Heavenly Blessings
11/01/23	Suffering Well
11/02/23	Quiet Joy
11/03/23	He Will Make it Plain
11/06/23	Looking Outward
11/07/23	The Devil is a Lie
11/08/23	Really Living On a Prayer
11/09/23	God's Employees in Eternity
11/10/23	Keep Nudging
11/13/23	Help!
11/14/23	Water the Seed
11/15/23	Take a Break
11/16/23	If the Confession is True
11/17/23	Encouragement Packed With Power
11/20/23	Enter His Gates With Thanksgiving
11/21/23	Sweet Like Prayer
11/22/23	Grace is Coming For You
11/23/23	We're Almost Home!
11/24/23	Temporary Troubles
11/27/23	Come Thou Fount
11/28/23	Smiles in Thailand
11/29/23	Joy!
11/30/23	The Same School

12/1/2023	Advent Season
12/4/2023	Christmas Disappointment
12/5/2023	God's Amazing Grace
12/6/2023	Christmas Joy
12/7/2023	Is the Cost Worth It?
12/8/2023	What Would I Do?
12/11/2023	A Mother's Perfect Gift
12/12/2023	Why Affliction?
12/13/2023	Happy Birthday Ken Tada!
12/14/2023	A Poem That Touches the Heart
12/15/2023	Maranatha, Merry Christmas!
12/18/2023	Make the Effort!
12/19/2023	Old Saint Nick Dethroned
12/20/2023	The Secret to Psalm 37
12/21/2023	The Word of God
12/22/2023	Grateful When it's Hard
12/25/2023	Christmas Day Reflections
12/26/2023	How To Climb a Mountain
12/27/2023	A Year Through the Bible
12/28/2023	Three Big Losses
12/29/2023	Running Through the Tape

Each 4-minute program airs 2 times per Weekday @ 8:45am, 8am, 12pm, 6pm

Issue: The Importance of the Spiritual Life

"A Word With You" Ron Hutchcraft

For more than four decades, Ron Hutchcraft has provided inspiration for audiences, using captivating illustrations and biblical insights in a popular daily 4:30 feature. "A Word With You" is the broadcast outreach of Ron Hutchcraft Ministries (RHM) whose core objective is to "bring the lost to the cross." and is an important asset in helping listeners cope with their daily struggles in life.

Date	Title
3-Oct-23	Sin's Permanent Marker
4-Oct-23	A World That Needs You
5-Oct-23	Sandcastles And Things That Last
6-Oct-23	God's Truth - Your Deep Dive
9-Oct-23	Cheering For Jesus - But Missing Him
10-Oct-23	All The Light You Need
11-Oct-23	Why You're His Best Messenger
12-Oct-23	How Your Weakest Time Can Be Your Best Time
13-Oct-23	No Greater Gift You Can Give Your Child
16-Oct-23	When Your Supply Line Stops
17-Oct-23	The Pain Behind The Laughs
18-Oct-23	Never Off Duty
19-Oct-23	Those Hard-Hitting Holy Men
20-Oct-23	Showing Up At God's Gym
23-Oct-23	No One Left Behind
24-Oct-23	Wearing His Colors, Win Or Lose
25-Oct-23	No Conquest Without Risk
26-Oct-23	Plowing The Road For Your Journey
27-Oct-23	I Want To Drive!
30-Oct-23	Racing To Get There, Missing The View
31-Oct-23	Fireproof Fulfillment

1-Nov-23	The Faith Of A Child
2-Nov-23	Searching Without Finding
3-Nov-23	The Devil And Your Weakness
6-Nov-23	What Your Quake Cannot Shake
7-Nov-23	Why We Need Each Other
8-Nov-23	Room In Your Lifeboat
9-Nov-23	The Purpose In Your Pain
10-Nov-23	The Last Monster In The Closet
13-Nov-23	When It Looks Like It's Over
14-Nov-23	A Father To Run With You
15-Nov-23	How To Bring People Together
16-Nov-23	When Sin Looks Safe
17-Nov-23	Whatever It Takes To Win Your Race
20-Nov-23	The Way To Miss Jesus
21-Nov-23	Misguided Worship
22-Nov-23	Thanksgiving Goodbyes
23-Nov-23	No Days To Waste
24-Nov-23	You Are Their Best Chance
27-Nov-23	Chased By The Past
28-Nov-23	You Shouldn't Be Driving
29-Nov-23	Being The Harbor In Their Hurricane
30-Nov-23	Dying From Doing Nothing
1-Dec-23	Unconditional Surrender
4-Dec-23	The Christmas Window
5-Dec-23	Chasing Bubbles And Meaning
6-Dec-23	Bringing Back A Loved One
7-Dec-23	Sex, Power And Christmas
8-Dec-23	Where You Were Born To Be
11-Dec-23	The Loneliest Christmas
12-Dec-23	Light For A Dark Christmas
13-Dec-23	A Leader's #1 Job
14-Dec-23	Security When You're On Empty
15-Dec-23	The Most Dangerous Season Of All
18-Dec-23	Treasure In Your Desert
19-Dec-23	Missing At The Manger
20-Dec-23	Your Christmas Mission
21-Dec-23	Really Ready For Christmas
22-Dec-23	Clouds Over Christmas
25-Dec-23	Stopping For You This Christmas
26-Dec-23	The Reason For The Wait
27-Dec-23	Night Lights
28-Dec-23	How To Save Your Child
29-Dec-23	Sick Of Winter, Ready For Spring

Each program airs 2 times Mon - Fri @ 11:15am & 9:45pm Sun @ 3:30pm

DURATION: 4:30 min

Bob and Geri Boyd are the producers/hosts of Issues in Education for over 30 years as a service to our Lord and His people. Bob Boyd is the President of the National Association of Christian Educators. Issues in Education serves to educate listeners in the history of our nation and the growing national trends which impact their daily lives and their choices in the futures.

Date	Title
10/7/2023	Marxism in America, pt 2
10/21/2023	DNA Disproves Evolution
10/28/2023	Evil Attack on Israel
11/4/2023	Palestinian Terrorist Come to Christ
11/11/2023	Honoring Veterans
11/18/2023	The Last Hour
11/25/2023	Israel's Defense of Their Land pt 1
12/2/2023	Israel's Defense of Their Land pt 2
12/9/2023	The Courage To Leave Hamas
12/16/2023	Classic Christian Composers
12/23/2023	When God Became A Man
12/30/2023	Flight to Heaven

Each program airs Twice on Saturday Mornings @ 6am & 2pm DURATION: 26 min

Speaker: Brad Dacus

Brad Dacus served as Legislative Assistant to U.S. Senator Phil Gramm, and went on to receive his Juris Doctor from the University of Texas, School of Law. Brad coordinated religious freedom and parental rights cases throughout the Western States for five years prior to founding Pacific Justice Institute in 1997.

Date	Title
4-Oct-23	Bring a Legal Expert to Your Event
5-Oct-23	PJI Fighting to Keep Parents Informed
6-Oct-23	PJI Settles Case for Trader Joe's Worker
11-Oct-23	Victory Christian Group Reinstated
12-Oct-23	Religious Liberty Groups Team Up
13-Oct-23	PJI Files Suit Against St. Jude
18-Oct-23	PJI Townhall Event
19-Oct-23	New CA Law poses serious threats to Privacy and Safe
20-Oct-23	PJI Files Suit Against Hawaii Symphony Orchestra
25-Oct-23	Pray for Israel
26-Oct-23	Governments targeting pro-life clinics
27-Oct-23	New CA legislation
1-Nov-23	Religious Freedom in the Workplace
2-Nov-23	Help Your Church Find Its Voice
3-Nov-23	Religious Liberty Triumphs in Washington State
8-Nov-23	Fighting for Persecuted Believers
9-Nov-23	Judge in Idaho Protects Students' Safety
10-Nov-23	PJI Defends Medical Professionals
15-Nov-23	Pastor in Hawaii Cited
16-Nov-23	Faith and Law Town Hall
17-Nov-23	Defending religious liberty for inmates

Each 1-minute program airs 1 time per weekday @ 10:15 and Sun. @ 9:44am 10:44pm DURATION: 1 min

Speaker: Brad Dacus

Brad Dacus served as Legislative Assistant to U.S. Senator Phil Gramm, and went on to receive his Juris Doctor from the University of Texas, School of Law. Brad coordinated religious freedom and parental rights cases throughout the Western States for five years prior to founding Pacific Justice Institute in 1997. On The Dacus Report Program each weeks host and guest discuss legal events whose outcome may impact the lives of our listeners.

Date	Title
9/30/2023	Ongoing Issues with Covid-19
10/7/2023	Evangelism in Schools
10/14/2023	Vaccine case updates and other issues
10/28/2023	Maryland cases and Hamas
11/4/2023	Israel and The Church
11/11/2023	Ongoing Religious Freedom Cases
11/18/2023	Womens sports and Notre Dame
11/25/2023	Gender Identity Issues and More
12/2/2023	State legislation and voting
12/9/2023	Michigan Cases and The Transgender Movement
12/16/2023	The Next Generation Voters

Each 26-minute program airs 2 times per week @ 12:00 on Saturday. @ 10:00am on Tuesday

Speaker: John Stonestreet speaker, writer, and cultural commentator. Focused on “the point” of everyday, real-life living from a biblical worldview. A Resource for understanding and confronting the challenges and cultural questions we face daily.

Date	Title
2-Oct-23	If You Give a Kid a Phone, You Give a Kid ...
3-Oct-23	John Harper’s Last Convert, a Story from the Titanic
4-Oct-23	Armenian Refugees Flee Azerbaijani Takeover
5-Oct-23	Ireland’s Three-Day Waiting Period Saves Lives
6-Oct-23	Knowledge of History Reaching Crisis Levels
9-Oct-23	A Secular Sabbath?
10-Oct-23	Biology is Religious Preaching?
11-Oct-23	The Religious Freedom Restoration Act
12-Oct-23	Pets Aren’t People
13-Oct-23	Moral Clarity and the Attack on Israel
16-Oct-23	In the Business of Religious Freedom
17-Oct-23	On Mattering
18-Oct-23	When Playboy Had More Moral Clarity Than Harvard
19-Oct-23	The Hard Stats on Palestinian Viewpoints
20-Oct-23	The Cost and Benefits of Caregiving
23-Oct-23	Targeting Young Adults with Explicit Books
25-Oct-23	NCAA President Backs Off Men in Women’s Sports
26-Oct-23	My Kid Wants to Be an Influencer. Is That Bad?
27-Oct-23	Reaffirmation of Geneva Consensus
30-Oct-23	Britney Spears Reveals She was Pressured to Have an Abortion
31-Oct-23	Armenia Monastery Closes

1-Nov-23 In U.K., Promoting Violence OK, but Not Praying Silently
 2-Nov-23 Oswald Chambers on Knowing the Bible
 3-Nov-23 Who's Just a Clump of Cells?
 6-Nov-23 God the Holy Spirit
 7-Nov-23 Living on Your Face
 8-Nov-23 If Everyone's Hitler, No One's Hitler
 9-Nov-23 Issue 1 Passes, Enshrines Abortion Rights in Ohio
 10-Nov-23 Avoiding Porn Is Weird to the World—Good
 13-Nov-23 AI Chatbots Challenge What's Real
 14-Nov-23 In Canada, 'Right' to Die Becomes Recommendation to Die
 15-Nov-23 Canada to Legalize Killing Drug Addicts
 16-Nov-23 Case Dismissed, Finnish Parliamentarian Päivi Räsänen Exonerated
 17-Nov-23 What ADF Really Does
 20-Nov-23 Women Forced to Fight Men in Jiu-Jitsu
 21-Nov-23 The Problem With "Academic Inflation"
 22-Nov-23 Dramatic Increase in Antisemitic Incidents
 23-Nov-23 Talking Turkey at Thanksgiving Dinner
 24-Nov-23 More Historical Evidence for David and Solomon
 27-Nov-23 Cancelling Anne Frank?
 28-Nov-23 Want to Feel Superhuman?
 29-Nov-23 Can the WHO Fix Loneliness?
 30-Nov-23 Nobel Prize-Winner Rejects "Scientific Consensus"
 1-Dec-23 Passing of Henry Kissinger, Colleague of Chuck Colson
 4-Dec-23 New Hotline Aims to Curb Suicide Epidemic
 5-Dec-23 Young Women Searching for Meaning in the Wrong Places
 6-Dec-23 Christian Guilty of Saying Christian Things
 7-Dec-23 A Life and Death Fight in Hungary
 8-Dec-23 Hiding the Stats on MAiD
 11-Dec-23 National Suicide Hotline Undermines Itself
 12-Dec-23 11-year-old Girl Assigned to Share Bed with Male Student
 13-Dec-23 The False Joy of DINK-dom
 14-Dec-23 The Targeting of Children with Down Syndrome
 15-Dec-23 The Problem with the Phrase "Incompatible with Life"
 18-Dec-23 Yes, Christians are Free Thinkers
 19-Dec-23 SCOTUS to Hear Case on Chemical Abortion
 20-Dec-23 Pope Francis Announces "Radical Change in Vatican Policy"
 21-Dec-23 Family Farm Wins for Religious Liberty
 22-Dec-23 Pointing to Christ with John the Baptist
 25-Dec-23 Christmas Two Millennia Ago ... and Today
 26-Dec-23 Best of The Point: Jordan Peterson Tells Dawkins "I Told You So!"
 27-Dec-23 Best of The Point: Canada's Death Ed for Children
 28-Dec-23 Best of The Point: What Dan Orlovsky Did When He Didn't Know What Else to Do
 29-Dec-23 Best of The Point: Why We Shouldn't Ban the Teaching of Bad Ideas

Each 1-minute program airs 4 times per Weekday @ 3am, 8am, 12pm, 6pm

"Faith & Finance Minute" is a daily one-minute radio ministry. Each day, host Rob West, answers listeners questions by taking a succinct, practical, and biblical approach to every day financial issues.

Date	Title
2-Oct-23	A Valuable Servant, But a Horrible Master
3-Oct-23	Challenging Your Property Assessment
4-Oct-23	Married to Your Opposite
5-Oct-23	The DNA of Saving?
6-Oct-23	Communicating With Your Children About Inheritance
9-Oct-23	The Love of Money
10-Oct-23	Don't Harm Your Retirement By Doing This
11-Oct-23	The Problem With Possessions
12-Oct-23	Financial Superpowers
13-Oct-23	Social Security Benefits for Non-Workers
16-Oct-23	Housing Affordability
19-Oct-23	True Financial Freedom
20-Oct-23	Praying About Your Finances
23-Oct-23	Money: A Double-Edge Sword
25-Oct-23	Sharing Money Saving Tips
26-Oct-23	Retirees and Sequence of Returns Risk
27-Oct-23	Learning From Financial Missteps
30-Oct-23	Two Truths About Money and Possessions
31-Oct-23	What You Don't Know About Credit Cards
1-Nov-23	Medicare Open Enrollment
2-Nov-23	Be Ye Thankful
3-Nov-23	Not Your Grandfather's Economy
6-Nov-23	Uncle Sam's Runaway Spending
7-Nov-23	Trusting God
8-Nov-23	Get The Most From Your HSA
9-Nov-23	Spreading Joy by Giving Thanks
10-Nov-23	Protect Kids Online
13-Nov-23	At the Center
14-Nov-23	"Must Knows" About Money
15-Nov-23	Disability: The Overlooked Insurance
16-Nov-23	Being Thankful for Things We Rarely Think About
20-Nov-23	Tough Love for Your Finances
21-Nov-23	Lovers of Money
22-Nov-23	Money Smart Gen Z-ers
23-Nov-23	Thanksgiving Day
27-Nov-23	Retired? Become a Volunteer
28-Nov-23	On Being Content
29-Nov-23	Problems Saving Money?
30-Nov-23	What Are Setting Your Heart On?
1-Dec-23	Built on the Rock
4-Dec-23	Cosigning: A Regretful Decision
5-Dec-23	Investing Time in Proverbs
7-Dec-23	Confusion About Annuities
11-Dec-23	Be Prepared (Emergency Fund)
12-Dec-23	Symptoms and a Solution
13-Dec-23	Investing From the Inside-Out
14-Dec-23	Saving as a Steward
15-Dec-23	Free Entertainment
18-Dec-23	Back to Basics: Two Masters
19-Dec-23	Stay Out of Debt
20-Dec-23	Not All Savers Are the Same
21-Dec-23	The Bible On Earning
22-Dec-23	Christmas Is Almost Here!

25-Dec-23 Christmas Day
 26-Dec-23 Avoiding Financial Mistakes
 27-Dec-23 The Treasure Principle
 28-Dec-23 Steady Plodding
 29-Dec-23 Thinking About the New Year

Each program airs 1 times Tue, Thu,& Sat @ 12:15pm- Mon, Wed, & Fri @ 8:45pm DURATION: 1 min

Issue: Financial Literacy "Faith & Finance Weekend" Rob West

Faith & Finance Weekend is a daily one-minute radio ministry. Each day, host Rob West, answers listeners questions by taking a succinct, practical, and biblical approach to every day financial issues.

Date	Title
6-Oct-23	God's Promise To Provide
13-Oct-23	Learning Through Life's Trials
20-Oct-23	Financial Milestone Birthdays
27-Oct-23	Emotional Buying and Impulse Spending During the Holidays
3-Nov-23	God's Generosity Changes Us
10-Nov-23	A Fresh Look At Reverse Mortgages with Harlan Accola
17-Nov-23	Faith Full Giving
24-Nov-23	Living the Abundant Life
1-Dec-23	Year End Giving From Your IRA
8-Dec-23	Giving Guidelines To Fight Materialism With Randy Alcorn
15-Dec-23	Leverage Your Time
22-Dec-23	Economics of the Nativity With Jerry Bowyer
29-Dec-23	How To Tithe In Retirement

Each program airs Saturday @ 1:00pm- & Sunday @ 4:30pm DURATION: 28 min

Signature of Chief Operator Michelle Hale