



WZXV 99.7 FM Palmyra

4th Quarter 2023

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

www.wzxv.org

WZXV ISSUES AND PROGRAM LIST

QUARTER ENDING December 31, 2023

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 DANSVILLE, 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. **Financial/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 Natioanl 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
4th Quarter 2023

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

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DAVID & MEG ROBBINS W/SHELBY ABBOTT
AIRDATE/TIME: 12/19/2023@ 1300
RUNLENGTH: 26:00

Navigating Life's Limitations: David & Meg Robbins with Shelby Abbott

Struggle to say no? Accepting limitations? Insights from David & Meg Robbins, Shelby Abbott, Brant Hansen, Jeremiah Johnston, Lysa TerKeurst, Heather Holleman as they learn to navigate life's chaos.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: BRANT HANSEN
AIRDATE/TIME: 12/18/2023@ 1300
RUNLENGTH: 26:00

How to Overcome Loneliness: Brant Hansen

How can we overcome loneliness? Brant Hansen shares how to find peace in Jesus in this disconnected world. Tune in to learn about the importance of community!

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: NANA DOLCE
AIRDATE/TIME: 12/15/2023@ 1300
RUNLENGTH: 26:00

Women in the Bible: Do you Fear the Unknown? Nana Dolce

Fear the unknown? Nana Dolce explores women's struggles in the Old Testament, revealing keys to overcoming fear and finding hope in tough times!

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DAVID & MEG ROBBINS
AIRDATE/TIME: 12/14/2023@ 1300
RUNLENGTH: 26:00

The Impact of a Good Man: David & Meg Robbins

Explore true manhood: beyond the physical, embrace family roles like security, nurturing, service, and even the thrill of fantasy football drafting.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JON TYSON
AIRDATE/TIME: 12/13/2023@ 1300
RUNLENGTH: 26:00

Are you an emotionally exhausted Dad? Jon Tyson

Ever wonder how it's possible to spend time with your kids when you're emotionally exhausted? Explore the impact of 10 minutes daily. Jon Tyson shares practical insights for enhancing parenting styles.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JON TYSON
AIRDATE/TIME: 12/12/2023@ 1300
RUNLENGTH: 26:00

Fatherhood has Second Chances: Jon Tyson

Shape your sons into good men by understanding your influence. Join Author Jon Tyson as he dives into the impact of habits, wounds, and the importance of positive role models.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: ART RAINER
AIRDATE/TIME: 12/12/2023@ 1230
RUNLENGTH: 26:00

6 Signs That Money Is an Issue in Your Marriage With Art Rainer

WHAT ARE SOME WARNING SIGNS THAT INDICATE A COUPLE MAY HAVE PROBLEMS WITH MONEY?

Frequent heated arguments about money are a major red flag. It's concerning if discussions about budgeting, spending, debt, or giving lead to intense disagreements.

Financial infidelity is another critical issue. This includes hiding purchases, maintaining secret bank accounts or credit cards, or exceeding spending limits without informing the spouse.

Using money as a weapon in the relationship is a serious concern. This behavior involves controlling or punishing a spouse with money, like giving allowances or withholding funds, and contradicts the unifying purpose of money in a marriage as intended by God.

Managing money independently, with separate bank accounts and financial responsibilities, is a warning sign. This approach undermines the biblical concept of marital oneness and can lead to long-term divisions.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JON TYSON
AIRDATE/TIME: 12/11/2023@ 1300
RUNLENGTH: 26:00

The Intentional Father: Jon Tyson

Navigate the challenges of boyhood with Jon Tyson's guidance, offering a clear path for fathers and sons through rites of passage and meaningful activities.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JOHN YATES
AIRDATE/TIME: 12/08/2023@ 1300
RUNLENGTH: 26:00

Praying Men: A Gift To Families: John Yates

Men want to do things they feel they can do well. John Yates breaks down the simple nature of prayer and how a man's prayer life blesses his family.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: BRIAN HOLTZ
AIRDATE/TIME: 11/20/2023@ 1230
RUNLENGTH: 26:00

Financial Discipleship For Families With Brian Holtz

WHY A BOOK ABOUT MONEY FOR PARENTING?

Jesus used money in parables to teach spiritual lessons, making it relatable and insightful for teaching children.

Managing money according to God's principles impacts our relationship with Him.

ACTIVE VS. REACTIVE PARENTING

Active parenting involves setting goals and preparing children for future financial decisions.

Reactive parenting addresses issues only as they arise, often in a negative context.

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MVP PARENTING: MODELING, VERBAL INSTRUCTION, PRACTICAL OPPORTUNITIES

Modeling: Demonstrating financial habits like budgeting and generosity.

Verbal Instruction: Explaining the 'what' and 'why' behind financial actions.

Practical Opportunities: Allowing children to participate in financial decisions and learn from experiences.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: GARY CHAPMAN

AIRDATE/TIME: 11/16/2023@ 1230

RUNLENGTH: 26:00

Making Money an Asset to Marriage with Gary Chapman

Money is usually cited as one of the top reasons for divorce. It's almost never seen as a way to actually strengthen a marriage. Gary Chapman joins us today to talk about how you can make that happen.

Gary Chapman is a pastor, speaker, counselor, and author of several books on Christian relationships.

- DEBUNKING THE MYTH: MORE MONEY, BETTER MARRIAGE:
- IMPACT OF DIFFERENT MONEY BACKGROUNDS AND PERSONALITIES:
- COMMUNICATION AS KEY TO FINANCIAL UNITY:
- FIRST FINANCIAL RESPONSIBILITY: HONORING GOD WITH FINANCES:
- RECONCILING DIFFERENCES IN GIVING
- SECOND FINANCIAL RESPONSIBILITY: PROVIDING FOR THE FAMILY:
- THIRD FINANCIAL RESPONSIBILITY: SAVING FOR THE FUTURE:

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: SHERRI LYN

AIRDATE/TIME: 11/10/2023@ 1300

RUNLENGTH: 26:00

I Want to Punch You in the Face (But I Love Jesus)

Feel like once a month, you become the worst version of yourself? Radio host Sherri Lynn gets it—and is ready to talk about it with holiness and humor.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: JEFF KEMP

AIRDATE/TIME: 11/08/2023@ 1300

RUNLENGTH: 26:00

4 Strategies for Authentic Manhood

Former NFL Seahawks quarterback Jeff Kemp offers four solid strategies toward a powerful, humble, and fearless biblical manhood that goes the distance.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JEFF KEMP
AIRDATE/TIME: 11/07/2023@ 1300
RUNLENGTH: 26:00

Receive: The Way of Jesus for Men:

Former NFL Seahawks quarterback Jeff Kemp shows what it means to receive your identity as God's son and drink in Jesus' perfect example of being a man.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JEFF KEMP
AIRDATE/TIME: 11/06/2023@ 1300
RUNLENGTH: 26:00

What Makes a Man? Jeff Kemp

Former NFL Seahawks quarterback Jeff Kemp tells his story of moving out of earning manhood and into confidence in what really makes a man.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JONATHAN POKLUDA
AIRDATE/TIME: 11/02/2023@ 1300
RUNLENGTH: 26:00

How to Be “All There” in Your Marriage

Ever find that even when you're home, it's hard to be “all there” in your marriage? Jonathan Pokluda, helps chuck habits stealing your full attention.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JONATHAN POKLUDA
AIRDATE/TIME: 11/01/2023@ 1300
RUNLENGTH: 26:00

How to Wreck a Marriage:

If someone actively sought to wreck your marriage, what would you do? Jonathan Pokluda insists that enemy exists, revealing his key strategies.

5 Ways to Stop Sabotaging Your Marriage:

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: TED LOWE
AIRDATE/TIME: 10/27/2023@ 1300
RUNLENGTH: 26:00

Are there ways you're shooting your own marriage in the foot? Author Ted Lowe knows 5 bad habits that stealthily undercut the closeness you crave.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: SHERRI LYNN
AIRDATE/TIME: 10/26/2023@ 1300
RUNLENGTH: 26:00

How to Be Single and Content:

Sherri Lynn, cohost of the Brant Hansen show, believes marriage isn't the only solution to loneliness. She offers wise ways to be single and content.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: PAUL MILLER
AIRDATE/TIME: 10/18/2023@ 1300
RUNLENGTH: 26:00

Pray Big

Hope in a dark world: It's hard to come by. But author Paul Miller knows one habit —prayer—can catapult life beyond imagination. Find out how to pray big.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: PAUL MILLER
AIRDATE/TIME: 10/17/2023@ 1300
RUNLENGTH: 26:00

The Power of Praying Together:

Could you create a culture of prayer in your family? Bestselling author Paul Miller gets passionate about the power of praying together.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: PAUL MILLER
AIRDATE/TIME: 10/16/2023@ 1300
RUNLENGTH: 26:00

The Couple that Prays:

It can feel tough...or weird...to pray as a couple. But if you don't—are you missing out? Bestselling author Paul Miller digs into the why and how.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: NANCY PEARCEY
AIRDATE/TIME: 10/11/2023@ 1300
RUNLENGTH: 26:00

Toxic Masculinity—and the Power of a Great Dad: Nancy Pearcey

Toxic masculinity is as destructive as we think it is. But Professor Nancy Pearcey's data shows more of the whole story—of the power of a good man.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: NANCY PEARCEY
AIRDATE/TIME: 10/10/2023@ 1300
RUNLENGTH: 26:00

Masculinity, Christianity—and the (Surprising) Truth: Nancy Pearcey

Author and Professor Nancy Pearcey explores sociological data to uncover why it's open season on masculinity—and the surprising role of Christian men

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: NANCY PEARCEY
AIRDATE/TIME: 10/09/2023@ 1300
RUNLENGTH: 26:00

The Toxic War on Masculinity: Nancy Pearcey

Author and Professor Nancy Pearcey uncovers why the script for masculinity turned toxic—and how Christianity reconciles the war between the sexes.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: MARK GREGSTON & LARRY FOWLER
AIRDATE/TIME: 10/06/2023@ 1300
RUNLENGTH: 26:00

How to Be a Good Grandparent: Mark Gregston & Larry Fowler

Authors Mark Gregston and Larry Fowler help you toss the stereotypes in favor of five ways your influence as a grandparent can go the distance.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: BRANT HANSEN
AIRDATE/TIME: 10/03/2023@ 1300
RUNLENGTH: 26:00

Autism and Family Relationships: Brant Hansen

Love someone with autism? Autistic radio host Brant Hansen offers real-life pointers for parents and spouses of those on the spectrum.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: BRANT HANSEN
AIRDATE/TIME: 10/02/2023@ 1300
RUNLENGTH: 26:00

Living with Autism: Brant Hansen

Radio host Brant Hansen gets real about challenges of life on the spectrum—as well as practical ways to embrace anyone living with autism.

CATEGORY #2 YOUTH ISSUES

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. COLLIN OUTERBRIDGE
AIRDATE/TIME: 10/22/2023@ 1300
RUNLENGTH: 26:00

How to Wreck a Child's Faith: Dr. Collin Outerbridge

If you knew someone was sabotaging your kids' faith, what would you do? Dr. Collin Outerbridge reveals that enemy's strategies and helps win the war.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. COLLIN OUTERBRIDGE
AIRDATE/TIME: 10/21/2023@ 1300
RUNLENGTH: 26:00

Parenting for Faith that Goes the Distance: Dr. Collin Outerbridge

What can you do right now to parent kids toward faith that lasts a lifetime? Dr. Collin Outerbridge shares research and practical strategies.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. COLLIN OUTERBRIDGE
AIRDATE/TIME: 10/20/2023@ 1300
RUNLENGTH: 26:00

Raising Kids Who Keep the Faith: Dr. Collin Outerbridge

What can parents do to shape a faith that sticks with our kids? Dr. Collin Outerbridge offers practical ideas from extensive research.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DREW DIXON
AIRDATE/TIME: 10/17/2023@ 1300
RUNLENGTH: 26:00

Is Your Kid a Gamer? 5 Things Not to Do:

Navigating the video game world as a parent can be confusing. Expert Drew Dixon starts with five clear ideas of classic parenting mistakes around gaming.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DREW DIXON
AIRDATE/TIME: 10/16/2023@ 1300
RUNLENGTH: 26:00

What Should I Know about My Kid's Video Games?

When it comes to your kid's video games, it can be hard to know what you should know. Expert Drew Dixon offers ways to navigate thoughtfully and wisely.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DREW DIXON
AIRDATE/TIME: 10/15/2023@ 1300
RUNLENGTH: 26:00

Know Thy Gamer: A Parent's Guide to Video Games:

Should you be ignoring or removing your kids video games? Expert Drew Dixon thinks they can actually be positive—when handled wisely

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JEFF MYERS
AIRDATE/TIME: 10/14/2023@ 1300
RUNLENGTH: 26:00

Is Your Christian Kid Ready for College?

Summit Ministries President Jeff Myers helps you navigate the challenges, combat anxiety, and advocating for truth as you send a Christian kid to college.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JEFF MYERS
AIRDATE/TIME: 10/13/2023@ 1300
RUNLENGTH: 26:00

When Kids Ask Hard Questions

Author and Summit Ministries president Jeff Myers helps parents set the stage for authentic faith when kids ask tough questions.

CATEGORY #3 FINANCIAL/ECONOMY/BUSINESS/EMPLOYMENT

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 12/18/2023@ 1230
RUNLENGTH: 26:00

Make S.M.A.R.T Financial Resolutions

If you've made a resolution to manage your money better this year, how can you be sure to keep it for the long haul? Today we'll help you avoid the pitfalls of resolution failure. No matter when you make them, resolutions are hard to keep. The most common excuses for giving up on our resolutions are...lack of willpower, forgetfulness, and plain old laziness.

Break old habits and develop new good habits.

Make a clear plan. Financial resolutions are almost guaranteed to fail if you don't set up a budget.
Have accountability. Don't go it alone.
Don't do it all in your own strength. We need to lean on the Lord.
As Isaiah 40:28 says, that's where the power is.

The Lord is the everlasting God, the Creator of the ends of the earth. He does not faint or grow weary; his understanding is unsearchable. He gives power to the faint, and to him who has no might he increases strength.

Here's a new way to approach your new year's resolutions.

First, pray. Ask God to show you his will for you.

As with any goals, your financial resolutions need to be SMART.

Specific. – The more detailed and clear your plans are, the easier they'll be to follow. That's where a spending plan comes in.

Measurable. Your detailed budget will allow you to keep track of where your money's going.

Achievable. Don't expect to pay off all your debt at once or build up your emergency fund in just a couple of months. Be patient with the process.

Realistic. It is okay to dream, but your spending plan needs to reflect your real income and your real expenses.

Timely. If you're saving for something, or paying down debt, give yourself a reasonable timeline, and stick to it. Set up your spending plan and track it weekly...or even daily... so you always know where you stand.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: CRYSTAL PAINE

AIRDATE/TIME: 12/07/2023@ 1230

RUNLENGTH: 26:00

WHAT ARE SOME WAYS YOUR FAMILY SAVORS THE MEANING OF CHRISTMAS?

WHAT ARE SOME PRACTICAL WAYS TO MANAGE CHRISTMAS SPENDING AND GIFT GIVING?

HOW CAN YOU STRETCH YOUR CHRISTMAS BUDGET?

WHAT ARE SOME TIPS FOR FAMILY TOGETHERNESS AND ORGANIZATION DURING CHRISTMAS?

ANY LAST-MINUTE TIPS FOR STAYING ORGANIZED DURING THE HOLIDAYS?

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: SHARON EPPS

AIRDATE/TIME: 12/06/2023@ 1230

RUNLENGTH: 26:00

WHAT IS THE CURRENT STATE OF ECONOMIC UNCERTAINTY ACCORDING TO RECENT RESEARCH, AND WHAT ARE ITS EFFECTS?

Economic uncertainty is at a high, as indicated by the International Monetary Fund's World Uncertainty Index. Covering data from 143 countries over the past 60 years, the current level of uncertainty is among the highest since 2000. This uncertainty can lead to fear, decision paralysis, and irrational decision-making.

Economic uncertainty is significantly high currently, comparable to the highest levels since 2000.

This uncertainty can cause fear, hinder decision-making, and lead to irrational choices. Historical perspective shows that economic uncertainty is a recurring phenomenon.

WHAT PRACTICAL STEPS CAN WE TAKE DURING UNCERTAIN TIMES?

To navigate uncertain times, focus on God's control and promises, such as His assurance in Hebrews 13:5 ("I will never leave you nor forsake you") and the call for contentment in 1 Timothy 6:8. Acknowledge that economic consequences often result from not following God's principles. Ask yourself about the worst-case scenario and its likelihood, recall God's past faithfulness, and avoid the trap of thinking the current situation is the worst ever. Follow God's principles in managing finances, knowing that you have done your best.

Trust in God's control and focus on His promises for assurance.
Recognize the potential consequences of an economy not aligned with God's principles.
Reflect on past instances of God's provision and avoid exaggerating current circumstances.
Adhere to God's principles in financial management, focusing on what's within your control.

WHAT ARE THE FOUR THINGS WE CAN DO WITH MONEY AND HOW SHOULD WE APPROACH EACH?

The four things we can do with money are: live on it, give it, owe it, and grow it. For living, spend less than you earn. In giving, practice open-handed generosity. For owing, avoid the use of debt. In growing, save diligently for future needs.

Spend less than you earn for living expenses.
Practice generosity in giving.
Avoid debt accumulation.
Save diligently for future financial needs.

HOW CAN WE TAKE A PROACTIVE APPROACH TO DEALING WITH UNCERTAINTY AND HELP OTHERS?

Certainty is found in God, the Creator, Sustainer, and Provider. FaithFi's work focuses on directing people to God and His unchanging principles. To support this mission and help create a movement of faithful stewards who can withstand economic uncertainty, consider contributing to FaithFi's fundraising goals. Such contributions assist in spreading the message of wise financial decision-making grounded in faith.

True certainty in life is found through a relationship with God.
Supporting FaithFi helps spread the message of managing finances according to God's principles.
Contributions to FaithFi aid in creating a community of faithful stewards equipped to handle economic uncertainties.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: MARK BILLER
AIRDATE/TIME: 12/04/2023@ 1230
RUNLENGTH: 26:00

Bond Basics With Mark Biller

WHAT'S THE CURRENT STATE OF BOND INVESTING, AND HOW HAVE RECENT EVENTS IMPACTED IT?

Bond investing has been challenging lately, especially after a long period of historically low interest rates. Recently, there's been a significant shift with the 30-year treasury bond yield rising from under 1% in 2020 to over 5%. This has led to losses in long-term bond funds, comparable to the worst stock market declines, showing it's a tough time for bond investors.

There's been a drastic shift in the bond market, with major losses in long-term bond funds. The rise in treasury bond yields signifies a challenging environment for bond investors. This period contrasts starkly with the previous era of low interest rates.

WHAT ARE THE MAIN RISKS IN BOND INVESTING, AND HOW DO THEY AFFECT BOND PRICES?

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: SHAUN MORGAN

AIRDATE/TIME: 11/27/2023@ 1230

RUNLENGTH: 26:00

INVESTING: THE 4TH SOURCE OF ALPHA

WHAT IS ALPHA IN INVESTING, AND CAN YOU EXPLAIN THE FIRST THREE SOURCES OF IT?

Alpha refers to an investor making higher returns than the overall market.

The first source is having access to superior information, like fundamental investors using detailed research. The second source is better processing of information, where quantitative investors use models and patterns. The third source involves exploiting irrational behavioral biases in other investors, like investing contrary to market trends.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 11/22/2023@ 1230

RUNLENGTH: 26:00

LOWERING ENERGY COSTS AT HOME THIS WINTER ENERGY-SAVING TIPS:

1. Ceiling Fans: Reverse ceiling fan direction clockwise in winter to circulate warm air from the ceiling.
2. Conserve Electricity: Unplug electronic devices when not in use. Use power strips to easily cut off power to multiple devices.
3. Chargers: Unplug device chargers when not in use to prevent unnecessary energy draw.
4. Home Maintenance:
Seal drafty doors and windows.
Install foam gaskets behind switches and outlets on exterior walls for better insulation.

Ensure proper attic insulation.

Regularly check heating and air system filters.

5. Thermostat Setting: Keep at 68 degrees when the heat is on.

6. Utilize Sunlight: Open shades during the day for solar heat; close them at night for insulation.

7. Additional Clothing: Add a layer of clothes before adjusting the thermostat
8. Avoid Blocking Vents: Ensure no furniture or obstructions are blocking heating vents.
9. Consult Power Company: Check for energy-saving suggestions and potential rebates for energy-efficient upgrades.
10. Lighting: Upgrade to LED bulbs for efficiency and use photocells and motion sensor lighting for outdoor areas

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 11/21/2023@ 1230

RUNLENGTH: 26:00

4 Rollover Mistakes To Avoid

AVOIDING RETIREMENT PLANNING MISTAKES:

The most significant mistake is not saving enough during working years. A recommended practice is contributing 10-15% of income to a retirement plan like a 401(k), 403(b), or an IRA.

The earlier the start in saving for retirement, the better, due to the benefits of compound earnings. Relying solely on Social Security is not advisable.

COMMON ROLLOVER MISTAKES TO AVOID:

Not adhering to the one-per-year rule for IRA rollovers can result in significant tax implications and a 6% tax for excess contributions.

Missing the 60-day deadline for rollovers from an IRA to another plan can result in the distribution being added to adjusted gross income.

Losing the ability to take the 10% penalty exception for early withdrawals from qualified plans. Different rules apply for IRAs and 401(k) plans.

Performing a rollover from a 401(k) to an IRA with an outstanding loan against the 401(k) can lead to taxable distribution and potential penalties.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: DALE VERMILLION

AIRDATE/TIME: 11/15/2023@ 1230

RUNLENGTH: 26:00

A Home Buyer's Market? With Dale Vermillion

Normally, November through February are the slowest months of the year for home sales, and that means buyers have more bargaining power. Will it happen this year? Dale Vermillion gives us his take on the market today. Dale Vermillion with us again today. Dale's the author of Navigating The Mortgage Maze: The Simple Truth About Financing Your Home.

CURRENT TRENDS IN INTEREST RATES AND MORTGAGES:

Dale Vermillion notes that interest rates are continuing to rise, but there's hope for decreases in 2024 as predicted by the Mortgage Bankers Association.

Assumable mortgages are becoming somewhat more common due to higher rates. These allow buyers to assume a seller's lower rate, though qualification and legal representation are necessary.

HOME VALUES AND MARKET DYNAMICS:

Home values are moderating, with some markets experiencing price drops. A 3% increase in property values is expected overall for the year.

The current market offers less competition for buyers, more acceptance of contingencies, and over 50% of sales include seller concessions.

ADVICE FOR POTENTIAL HOMEBUYERS:

Vermillion advises consulting multiple lenders, preparing income documentation, aiming for a 20% down payment to avoid mortgage insurance, and doing thorough homework before approaching a mortgage.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: NEILE SIMON

AIRDATE/TIME: 11/13/2023@ 1230

RUNLENGTH: 26:00

Perfect Storm for Debt With Neile Simon

A perfect storm may be coming that could make this Christmas shopping season difficult for folks with student loan debt. Neile Simon joins us today with the details today on Faith and Finance.

Neile Simon is a Certified Credit Counselor with Christian Credit Counselors, an underwriter of this program. Neile has been following events that affect consumer debt and she's here today with another report.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: HARLAN ACCOLA

AIRDATE/TIME: 11/10/2023@ 1230

RUNLENGTH: 26:00

A FRESH LOOK AT REVERSE MORTGAGES

Harlan Accola is National Reverse Mortgage Director at Movement Mortgage, which is an underwriter of this program. He is also author of the book, Home Equity and Reverse Mortgages: The Cinderella of the Baby Boomer Retirement.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: KURT CORNFIELD

AIRDATE/TIME: 11/09/2023@ 1230

RUNLENGTH: 26:00

CHRISTIAN FINANCIAL PLANNER

Do you like helping people get their finances in order? Maybe you have a gift for numbers? A while back we broke the news about a whole new career field that's opening up— the Christian Financial Planner. Kurt Cornfield is here today to give us an update.

Kurt Cornfield is Associate Professor of Financial Planning at Liberty University. He's also a Certified Financial Planner and a Certified Kingdom Advisor.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: KEN BOA, RUSS CROSSON

AIRDATE/TIME: 11/06/2023@ 1230

RUNLENGTH: 26:00

Leveraging Financial Accountability with Ken Boa and Russ Crosson

“Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.” James 1:17

Ken Boa is a pastor and founder of Reflections Ministries. Russ Crosson is executive vice president and chief mission officer of Ronald Blue Trust.

This is the second of our interviews about a book they co-authored, titled Leverage: Using Temporal Wealth for Eternal Gain.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 11/04/2023@ 1230

RUNLENGTH: 26:00

7 Marks of a Good Steward

1. Acknowledgment of God's Ownership: Good stewards understand that everything is God's (Deuteronomy 8:18, "You shall remember the Lord your God, for it is he who gives you power to get wealth"). They hold resources temporarily and avoid hoarding or coveting.
2. Recognition of God's Gifts: They see their skills and abilities as gifts from God. This understanding is rooted in verses like 1 Peter 4:10, “As each has received a gift, use it to serve one another, as good stewards of God's varied grace.”
3. Understanding and Commitment: They have clarity about the divine mission given to them and remain committed to it. This is reflected in Proverbs 16:3, “Commit your work to the Lord, and your plans will be established.” They're also devoted to sharing the Gospel, as encouraged by 1 Thessalonians 2:4 and Romans 1:16.
4. Trustworthiness: Integrity and honesty define good stewards, a trait highlighted in Proverbs 12:22 and reinforced in Titus 1:7, which lays out the characteristics expected of God's stewards.
5. Diligence: Good stewards are industrious and avoid idle activities. This principle is underlined in 1 Corinthians 15:38 and Proverbs 13:4, which extol the virtues of diligence.

6. Prayerful: They consistently turn to God for guidance and wisdom. James 1:5 guides them to seek wisdom from God, while Philippians 4:6 emphasizes the peace that comes from trusting God and presenting one's concerns to Him in prayer.

7. Action-Oriented: Led by the Spirit, they are proactive in their responsibilities, as urged by 1 Peter 1:13.

Those are seven characteristics of a good steward. They set the bar pretty high and none of us can expect to exhibit them all the time, but we must always try.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 11/02/2023@ 1230

RUNLENGTH: 26:00

7 Steps for Buying a Used Car

OUR 7 TIPS FOR BUYING A USED CAR:

1. Establish Your Budget: Determine how much you can afford, whether paying in cash or financing, ensuring the payments fit within your budget. Aim for a down payment of 10-20% and keep the loan term as short as possible, ideally three years.
2. Choose the Right Make and Model: Consider your family size, cargo space needs, safety, and vehicle reliability, and be open to having two or three options.
3. Research Vehicle Value: Use Kelley Blue Book or Edmunds to estimate the value of your chosen vehicles.
4. Search Online Listings: Look for fairly priced vehicles on Auto Trader, Craigslist, AutoList, and Carmax, creating a list of potential options.
5. Obtain Vehicle History: Contact the seller for the VIN to check the vehicle's history on CarFax or AutoCheck, ensuring a clean title, no serious accidents, and verifying the mileage.
6. Get an Inspection: Have the vehicle inspected at an independent shop of your choosing, and walk away if the seller refuses.
7. Make an Offer: While used car inventories are still limited, making haggling tough, ensure that the car is in good condition to last many years with proper care.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: RON BLUE

AIRDATE/TIME: 11/01/2023@ 1230

RUNLENGTH: 26:00

When Couples Disagree On Giving With Ron Blue

Show Notes

Ron Blue is the founder of Kingdom Advisors, our parent organization. He's also the author of a shelf-full of books on biblical finance.

Disagreements in marriage, especially on topics like money and faith, are common. Giving can be a contentious issue since it involves both.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/31/2023@ 1230
RUNLENGTH: 26:00

Accidents and natural disasters are always in the news, but we never really expect them to happen to us, do we? When a freak summer storm knocked out the power around here for many hours, most of us were completely taken by surprise. You don't appreciate running water and electricity until you don't have them!

Let's talk about how to be well prepared for emergencies.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: JEANNE MCMAINS
AIRDATE/TIME: 10/30/2023@ 1230
RUNLENGTH: 26:00

HOW CAN FAMILIES ENHANCE THEIR GIVING PRACTICES DURING THE HOLIDAYS?

Create a thriving family giving culture by engaging in generosity activities together.
Right size the giving experience to suit children or grandchildren's capacity to understand and participate.
Cultivate a culture of grace, allowing the family's giving practices to develop organically over time.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/24/2023@ 1230
RUNLENGTH: 26:00

LEVERAGE YOUR EXPERTISE

We want to give a "shout out" to Ken Boa and Russ Crosson for their book, "Leverage: Using Temporal Wealth for Eternal Gain. It's a blueprint for how we can take the Bible's financial principles and put them into practice for God's Kingdom. In other words, taking something that's temporary and making it eternal.

Again, leveraging our finances to advance the Kingdom is extremely important, but we must also acknowledge that God gives us many gifts, including time, talent and experience. We need to look for ways to use them for the Kingdom, as well, if we're to be truly faithful stewards.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/23/2023@ 1230
RUNLENGTH: 26:00

7 MARKS OF GOOD STEWARDSHIP

1. Acknowledgment of God's Ownership: Good stewards understand that everything is God's (Deuteronomy 8:18, "You shall remember the Lord your God, for it is he who gives you power to get wealth"). They hold resources temporarily and avoid hoarding or coveting.
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PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/20/2023@ 1230
RUNLENGTH: 26:00

HERE'S OUR LIST OF FINANCIALLY IMPORTANT BIRTHDAYS:

Day One: Newborns can be registered for Social Security immediately.

Childhood: At age 15, one can get a learner's permit which affects parents' insurance rates. It's advised to research and shop around for auto coverage.

Age 18: This is the legal age of adulthood. Key actions include registering to vote, potential military service registration, and self-medical decision making. Parents are advised to discuss financial responsibilities with their 18-year-olds.

Age 19: Parents can't claim you as a tax dependent anymore, but college students have until age 24.
Age 21: Self-employed individuals can invest in a SEP-IRA.
Age 24: College students filing as dependents need to prepare to file taxes independently.
Age 26: Individuals must leave their parents' health insurance.
Age 50: You can contribute more to retirement plans and might consider investing in a gym membership.
Age 55: Senior discounts become available.
Age 59 ½: One can withdraw from tax-advantaged retirement plans without penalties.
Age 60: Widows/widowers can receive full spousal benefits from Social Security.
Age 62: Eligibility for Social Security begins, but delaying can increase monthly benefits. For assistance, visit FaithFi.com.
Age 65: Enrollment for Medicare begins, spanning a total of 7 months.
Age 66/67: Full retirement age, with potential benefits increasing by delaying sign up until age 70.
Age 72/73: RMDs (Required Minimum Distributions) start for retirement accounts, with penalties for non-compliance.
Age 73+: Retirement becomes more complex, with considerations for housing, driving, caregiving, and health.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 10/18/2023@ 1230

RUNLENGTH: 26:00

SELF-EXAMINATION:

Start by taking an honest assessment of your current financial situation and feelings towards money. Worrying about bills, arguing with a spouse, or avoiding charitable giving are signs of needing a change. Change can be daunting, but it is beneficial when facing financial troubles.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: MARK BILLER

AIRDATE/TIME: 10/17/2023@ 1230

RUNLENGTH: 26:00

ROTH OVER A TRADITIONAL IRA?

MARK BILLER IS EXECUTIVE EDITOR AT SOUND MIND INVESTING. IN THIS MONTH'S SMI NEWSLETTER, HE HAS A GREAT ARTICLE TO HELP FOLKS MAKE THIS DECISION, TITLED "SHOULD YOU USE A ROTH ACCOUNT, EVEN IF YOU PREFER TRADITIONAL?"

WHY IS THIS A GOOD TIME TO ASK WHETHER ONE SHOULD USE A ROTH ACCOUNT EVEN IF THEY PREFER TRADITIONAL?

ROTH IRAS WERE INTRODUCED IN 1996 WITH RULES ABOUT WHO CAN CONTRIBUTE. A NEW LAW WILL SOON MANDATE SOME OLDER, PRIMARILY HIGHER INCOME 401K INVESTORS TO DIRECT SOME CONTRIBUTIONS INTO ROTH ACCOUNTS. THIS LAW ALSO IMPACTS THOSE USING 403 B, 457 B PLANS, AND THE THRIFT SAVINGS PLAN, PROMPTING A RECONSIDERATION OF INVESTMENT STRATEGIES.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/16/2023@ 1230
RUNLENGTH: 26:00

THE COST AND BLESSING OF COMMITMENT

Success in various areas, including financial life, requires strong commitment and adherence to biblical principles.

Effort is required to attain financial objectives like saving, planning, paying off debt, giving, and living with integrity. This commitment offers peace, contentment, and joy.

Serving God with finances allows participation in his blessings and provides testimonies to inspire others.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: CHRIS FABRY
AIRDATE/TIME: 10/13/2023@ 1230
RUNLENGTH: 26:00

Learning Through Life's Trials With Chris Fabry

"For the moment all discipline seems painful rather than pleasant, but later it yields the peaceful fruit of righteousness." Hebrews 12:11 — No doubt everyone one of us can read that verse and think of a time when the Lord used a trial in our lives to teach us something of value. Chris Fabry joins us today to talk about that and much more.

Chris Fabry is an author and popular Christian network talk show host.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/11/2023@ 1230
RUNLENGTH: 26:00

3 OBJECTIVES FOR SUCCESSFUL INVESTING

20TH CENTURY HUMORIST WILL ROGERS ONCE SAID, "I'M NOT SO MUCH INTERESTED IN THE RETURN ON MY MONEY AS I AM IN THE RETURN OF MY MONEY. IT'S A FUNNY LINE, BUT ALSO SOMETHING EVERY INVESTOR SHOULD KEEP IN MIND. WHAT ARE THE OBJECTIVES YOU SHOULD CONSIDER WHEN RISKING YOUR MONEY? WE'LL GIVE YOU THREE OF THEM TODAY ON FAITH AND FINANCE.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/10/2023@ 1230
RUNLENGTH: 26:00

7 STEPS TO CHALLENGE YOUR PROPERTY ASSESSMENT

IT'S GREAT WHEN THE VALUE OF YOUR HOME GOES UP, BUT THERE'S ALSO A SERIOUS DOWNSIDE. HOMEOWNERS ALL ACROSS AMERICA ARE GETTING NOTICES THAT THEIR PROPERTY TAXES ARE INCREASING. BUT ARE THOSE ASSESSMENTS ACCURATE? AND IF NOT, WHAT CAN YOU DO ABOUT IT? TODAY WE'LL GIVE YOU THE 7 STEPS TO CHALLENGING YOUR PROPERTY ASSESSMENT.

REAL ESTATE ANALYSTS CORRECTLY PREDICTED A SURGE IN PROPERTY TAXES DUE TO INCREASED HOME VALUES. ALTHOUGH RISING HOME VALUES ARE BENEFICIAL IN THEORY, THEY OFTEN LEAD TO INCREASED PROPERTY TAXES THAT HOMEOWNERS MUST PAY IMMEDIATELY. HOWEVER, HOMEOWNERS CAN CHALLENGE THESE TAX ASSESSMENTS, WITH A 20-40% SUCCESS RATE. TO APPEAL:

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: KEN BOA & RUSS CROSSON

AIRDATE/TIME: 10/09/2023@ 1230

RUNLENGTH: 26:00

PRINCIPLES AND PRACTICES OF FINANCIAL LEVERAGE

- Often, as people gain more, they place their confidence in their possessions rather than in God.
- Russ's company has spent 40 years helping people identify what's "enough" for them and encouraging generosity beyond that amount.
- It can be more challenging for wealthy individuals to give in proportion to their blessings.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 10/06/2023@ 1230

RUNLENGTH: 26:00

Gods promise to provide

- The Bible is full of God's promises.
- A simple search reveals numerous verses reassuring us that God will provide.
- God provides not just financially, but also in many other aspects like family, friends, and church.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 10/05/2023@ 1230

RUNLENGTH: 26:00

FINANCIAL POTHOLES THAT CAN WRECK YOUR BUDGET

So, let's look at three financial potholes that can wreck your budget. You'll save money — and a big headache — if you can steer clear of these:

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/04/2023@ 1230
RUNLENGTH: 26:00

INTEGRITY APPLYING HONESTY, STRENGTH AND DEPENDABILITY TO YOUR FINANCIAL LIFE.

- Your financial behavior reveals a lot about your character.
- Are you being honest and dependable with your money?
- Central to integrity.
- Jesus demands honesty from believers (Luke 3:13).
- Honesty is crucial for effective service in God's kingdom (Titus 1:7).
- Honest communities prosper (Proverbs 28:12-13).
- Practical aspects: Telling the truth on documents, fair treatment, and transparency in financial dealings.
- Closely related to a good reputation.
- Solid reputation provides a platform to point others to Christ (Reference to Proverbs 22:29).
- Self-reflection: Are you reliable and consistent in your actions and words?

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 10/03/2023@ 1230
RUNLENGTH: 26:00

TWO FINANCIAL ATTITUDES TO AVOID: GREED AND ENVY

Sin springs from the fallen condition of our hearts and separates people from God. Tragically, our world is broken because of this, and the tendency towards evil touches every part of our lives, including our finances. That's why we need Jesus, right? Today we'll focus on envy and greed – both of which are on the list of “Seven Deadly Sins”, drawn up by believers in the 4th Century to describe the **worst** kinds of human desires.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: HOWARD DAYTON
AIRDATE/TIME: 10/02/2023@ 1230
RUNLENGTH: 26:00

5 TYPES OF LOANS TO AVOID

- 1. FINANCE COMPANY LOANS**
- 2. PAYDAY LOANS**
- 3. PAWNSHOP LOANS**
- 4. AUTO TITLE LOANS**

CATEGORY #5 HEALTH/HEALTH CARE/SAFETY

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: LAUREN GAJDEK

AIRDATE/TIME: 11/14/2023@ 1230

RUNLENGTH: 26:00

CHM: A Health Insurance Alternative For Open Enrollment With Lauren Gajdek

Choosing a health insurance plan is probably right up there with paying taxes as an unwelcome annual task. Wouldn't it be great if you never had to do it again? Lauren Gajdek is with us to tell you how today.

Lauren Gajdek, Vice President of Communications and Media at Christian Healthcare Ministries, an underwriter of this program.

Discussion on Health Cost Sharing:

Lauren Gajdek explains that Christian Healthcare Ministries (CHM) is an option that allows enrollment anytime during the year, offering a biblical approach to health care with financial support from Christians nationwide.

CHM provides a no-waiting-period membership with no need for pre-authorization from healthcare providers, though some limitations exist for pre-existing conditions.

How Health Cost Sharing Works:

Gajdek clarifies that CHM is not an insurance company but an alternative. Members control their medical bills, receive discounts, and CHM issues checks to members for paying their healthcare providers.

Comparison with Traditional Health Insurance:

Analysis of various gold insurance plans shows CHM's monthly costs are about 50% less for individuals and 25% less for families, with even more significant savings annually.

CHM members have the freedom to choose their healthcare providers as long as the treatment aligns with CHM guidelines.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DAVID & MEG ROBBINS

AIRDATE/TIME: 12/06/2023@ 1300

RUNLENGTH: 26:00

Am I in a Healthy Relationship? David & Meg Robbins

Find freedom in a healthy relationship with David & Meg and Shelby Abbott. Uncover tips on how to rewrite your story. It's never too late!

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON
GUEST: LYSA TERKEURST
AIRDATE/TIME: 12/05/2023@ 1300
RUNLENGTH: 26:00

Boundaries in Relationships: Lysa TerKeurst

Is setting a boundary unloving or selfish? Lysa TerKeurst navigates tough questions in relationships, offering insights on walking away when needed.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: LYSA TERKEURST
AIRDATE/TIME: 12/04/2023@ 1300
RUNLENGTH: 26:00

Good Boundaries and Goodbyes: Lysa TerKeurst

Struggle with saying 'no'? Join Lysa TerKeurst's conversation on setting boundaries, self-care, identity, and biblical wisdom for better relationships and well-being.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: KELLY & TABITHA KAPIC
AIRDATE/TIME: 12/01/2023@ 1300
RUNLENGTH: 26:00

Unspeakable Hope: Kelly & Tabitha Kapic

Drawing on his own family's experience, Professor Kelly Kapic and his wife Tabitha reshape our understanding of suffering into the image of Jesus.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: KELLY & TABITHA KAPIC
AIRDATE/TIME: 11/30/2023@ 1300
RUNLENGTH: 26:00

Blinding Suffering: Kelly & Tabitha Kapic

The searing experiences of professor Kelly Kapic and his wife Tabitha have filled them with unspeakable hope in the God who suffers alongside us.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: HEATHER MACFADDEN
AIRDATE/TIME: 11/24/2023@ 1300
RUNLENGTH: 26:00

Navigating Suffering Spaces: Heather MacFadyen

Author Heather MacFadyen believes there's a deep humility in choosing to occupy our sacred spaces of pain—to the glory of God.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: BRIAN BARNETT
AIRDATE/TIME: 10/31/2023@ 1300
RUNLENGTH: 26:00

Throwing a Chair at My Anxiety

A miasma of life-upending health issues depended on Brian Barnett—and left a mark. Here's how he's surmounting the anxiety following legit trauma.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JONATHAN POKLUDA
AIRDATE/TIME: 10/31/2023@ 1300
RUNLENGTH: 26:00

Powerful Vices—and Your Way Out:

The vise-grip of lust or critical thoughts can feel insurmountable. But from personal battles, author Jonathan Pokluda has come to a tangible escape hatch.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JONATHAN POKLUDA
AIRDATE/TIME: 10/30/2023@ 1300
RUNLENGTH: 26:00

Why Do I Do What I Don't Want to Do?

Stuck in habits and vices you hate? Author J.P. Pokluda knows there's a more fulfilling way to live.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: LAUREN GAJDEK
AIRDATE/TIME: 10/19/2023@ 1230
RUNLENGTH: 26:00

SENIOR MEDICAL SHARING

Lauren Gajdek is Vice President of Communications and Media at Christian Healthcare Ministries, an underwriter of this program.

WHAT IS BIBLICAL COST SHARING AT CHM?

Christian healthcare ministries (CHM) is not a health insurance company. CHM helps members with their medical bills through a biblical model, working with healthcare providers to get bill discounts and then remitting payments back to the members. CHM has existed for over 40 years and has shared almost \$10 billion in medical bills.

TELL US ABOUT THE SENIOR SHARE PROGRAM.

Senior Share is for individuals aged 65 and older.

Members need to be on Medicare Parts A and B, or have a Medicare Advantage plan.

CHM complements insurance by covering what insurance doesn't pay to prevent seniors from having unpaid medical bills after Medicare payments.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DR. JULI AND MIKE SLATTERY

AIRDATE/TIME: 10/13/2023@ 1300

RUNLENGTH: 26:00

God and Your Sex Life: Dr. Juli and Mike Slattery

Dr. Juli and Mike Slattery explore how understanding God's character in married sex transforms your bedroom.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DR. JULI AND MIKE SLATTERY

AIRDATE/TIME: 10/12/2023@ 1300

RUNLENGTH: 26:00

God, Sex, and Your Marriage: Dr. Juli and Mike Slattery

What if God gave us married sex as a picture of Himself? Dr. Juli Slattery and her husband Mike explore mind-boggling truths to revolutionize your sex life.

CATEGORY #7 LOCAL/STATE/NATIONAL EDUCATION & NEWS

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/30/2023@ 1330

RUNLENGTH: 26:00

Focus on the Hostages: The Moral Importance of Getting the Vocabulary and Priorities Right

Women and Children First: Note the Lack of Gender Confusion as the Hostages Are Released to Israel

The Master of Chaos Sees an Opportunity: Russia's Current Plan in Ukraine

There's a Cherry Tree Vandal on the Loose in DC: A Hungry Beaver Has Been Very Busy

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/29/2023@ 1330

RUNLENGTH: 26:00

Why is President Biden Skipping this Meeting of the UN's Conference of the Parties? Climate Change Hypocrisy, Wars, and Political Expediency Are Parts of the Picture

The Dangers of Social Media Now Out in the Open: Lawsuit Documents Reveal Social Media Platforms Intentionally Prey on Teenage Users

A Parable of Parental Negligence Over Social Media: Mother in Hot Water After Giving Twin 7-Year-Old Sons Access to YouTube

'Heresy' is Indispensably Theological, So Why Did the New York Times Use It? The Death of a Bishop and the Ever Present Danger of Heresy

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/27/2023@ 1330

RUNLENGTH: 26:00

Update on Israel's War Against Hamas: Some Hostages Come Home, Huge Challenges Remain

Populist Explosions in the Netherlands and Argentina: The Politics and Worldview of Recent Elections Behind the Headlines

Should You Be Able to Sell a Kidney? Anarcho-capitalism Bursts Onto the World Stage

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/20/2023@ 1330

RUNLENGTH: 26:00

Realpolitik of Two World Powers on the World Stage: President Biden's Meeting with Xi Jinping

Worldviews and History: Xi Jinping, China, and Playing the Long Game

Why Can Conservatives Not Break the Public School Monopoly? What the Failed Voucher Vote in Texas Teaches About Worldviews, Public School Systems, and Politics

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/15/2023@ 1330

RUNLENGTH: 26:00

The Numbers Are Staggering: The Tidal Wave of Homeschooling Surges Throughout the U.S.

Progressive Educational Ideologies and Big Government: The Enemies of Homeschooling Parents

A Regressive, Isolating Ban? Students in Florida Irate (and Lonely?) After School District Bans Cell Phones

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/14/2023@ 1330

RUNLENGTH: 26:00

'We Wanted A Permanent State of War in Israel on All Borders': Hamas Makes Its Aims Chillingly Clear

Is the LGBTQ Agenda Unstopped and Unstoppable? Countries Around the World Challenge That

Western Notion A Father, Patriot, and Astronaut Signs Off One Last Time: Frank Borman Dies at 95

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/13/2023@ 1330

RUNLENGTH: 26:00

The Papal Confusions: Pope Francis Makes False Distinction Between Pastoral Ministry and Church Doctrine

How Will the Progressivism of Pope Francis Influence Broader Culture? How Will Conservative Catholics Respond? What Does All This Mean for Evangelical Protestants?
A Concession to Political Reality, and More? Senator Joe Manchin Announces He Will Not Seek Reelection to US Senate from West Virginia

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/08/2023@ 1330
RUNLENGTH: 26:00

The Meaning of “From the River to the Sea”— It Means the Elimination of Israel
If Authorities Did Not Take Adequate Action in This Case, Then When Would They? — The Horrifying Inaction Behind the Mass Shooting in Maine
Magic Mushrooms or Not, This Was Evil: The Sinful Human Heart and its Actions

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/07/2023@ 1330
RUNLENGTH: 26:00

Want to see the future? You had better pay attention to today's votes in Ohio and Kentucky
Major Elections in Virginia and Pennsylvania: Big Issues and the Clash of Worldviews in This Off-Year Election “Harmful” Names of Bird Species? Ornithological Society Announces the Renaming of Certain Birds Species with Morally Complicated (Human) Names

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/06/2023@ 1330
RUNLENGTH: 26:00

Intelligence Divorced from Morality Equals Massive Scandal: Sam Bankman-Fried Found Guilty on All Counts
The Worldview of Sam Bankman-Fried: Utilitarianism, Elective Altruism, and the Secular Mind
Parents, Your Worldview Will Show Up in Your Children: The Importance of Godly Parenting

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/01/2023@ 1330
RUNLENGTH: 26:00

‘Settler Colonialism’ and Anti-Semitism: The Ideology Behind Virulent Opposition to Israel (and the U.S.) on College Campuses
The Great Sin of Imperialism and the Revolution That Liberates: Dissecting the Worldview of the “Post-Colonial” Left
Coming to a Conversation Near You — Denying the Evil of Hamas

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/19/2023@ 1330
RUNLENGTH: 26:00

The Fog of War: President Biden’s Comments in Israel in the Wake of Palestinian Attacks on Gaza Hospital

The World is Changing Before Our Eyes: Major Shifts on the World Stage in the Wake of the Wars in Israel and Ukraine

India's Supreme Court Declines Same-sex Marriage: A Surprising Conservative Judgment That Likely Delays the Inevitable

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/18/2023@ 1330

RUNLENGTH: 26:00

The U.S. Sends a Clear Signal: President Biden's Trip to Israel
The Left Unveils Postmodern's Antisemitic Legacy: Elite Academia is Fueling Genocidal Ideology
Will the House of Representatives Be Operational? The Speaker's Chair is Still Empty
Witchcraft, Now Coming to a Graduate Degree Program Near You: Resurgent Paganism Moves into Academic Acceptance

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/09/2023@ 1330

RUNLENGTH: 26:00

Israel is at War: Hamas Attacks State of Israel, Kills, and Kidnaps

Who's Speaking in Defense of Israel, and Who is Not? — The Significance of the Political and Global Response to the War in Israel

Pray for Israel: Following Biblical Instruction, Especially Now

CATEGORY #8 LOCAL/STATE/NATIONAL GOVERNMENT:

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/31/2023@ 1330

RUNLENGTH: 26:00

Is There An Extremist in the House? The Left Goes Nuts About Speaker Mike Johnson's Biblical Worldview
Abortion Labeled Mislabeled as a 'Health Issue': Looking at a Central Issue in the Kentucky Governor Race
Don't Celebrate the Death Cult: The Dark Turn of Halloween

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/30/2023@ 1330

RUNLENGTH: 26:00

The Leftist Ideologies Laid Bare: Over Israel: How the War Reveals the Left's Hatred of Israel
President Joe Biden is Scaring the Democratic Voter Base: The Re-election Landscape and the Issue of Age Human Agency and Natural Disasters: Hurricane Otis Raises Big Questions
We are Needy Creatures For Sure: How Our Dependence on Water Reveals Our Creatureliness

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/17/2023@ 1330
RUNLENGTH: 26:00

Shifts in the American Political Landscape: The House Needs a Speaker, and Louisiana Elects a Conservative Governor
A Great American Fracturing? — Americans are Moving States Based on Political Views
The Motherhood Penalty: Nobel Prize Winner Shows Gender Wage Gap Comes Down to Having Babies
Couple Faithfulness, Not Couple Equity: The Ontology and Moral Good of Complementary Work Roles in Marriage

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/16/2023@ 1330
RUNLENGTH: 26:00

The Moral Considerations of Israel's War: Balancing the Absolute Necessity of Destroying Hamas with Minimizing the Loss of Innocent Life

The Concept of International Law: By Definition, Terrorists Don't Care About the Rules

The Antisemitism of the Left: Leftist Progressives Display Their True Allegiances

Some Enemies Cannot Be Ignored: The Survival of Civilization Depends on the Response to Those Who Seek to Destroy It

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/12/2023@ 1330
RUNLENGTH: 26:00

The Reality of Natural Evil and Moral Evil: Devastating Earthquake in Afghanistan, Genocidal Attack in Israel

Harvard's Complicity: School Broiled in Controversy After Response to Student Statement Supporting Hamas's Attacks on Israel

A New Speaker of the House? Republicans Have a Nomination, But No Consensus

More Celebrations, With Drum Circles? — National Coming Out Day 2023

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/11/2023@ 1330
RUNLENGTH: 26:00

'This Is an Act of Sheer Evil': Evaluating the Moral Language of President Biden's Statement on the Hamas Attacks on Israel

The Reality of Evil in an Age of Confusion: Moral Clarity in the Wake of Barbarity

'Don't' Warns the President: The U.S. Warning Must Be Backed By Overwhelming Force If It Is Not Heeded

We Do Know Evil When We See It: We Are Created as Moral Beings, and It Shows

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/05/2023@ 1330

RUNLENGTH: 26:00

We Have Entered Uncharted Territory: The Republican Crisis in the House Raises Big Issues of Rules, Leadership, and Governance in a Social Media Age

Mayhem Is Not a Conservative Impulse: Insurgent Disorder in the House and Big Questions About the Future

Conservatives are Stronger When Ruled by Conservative Principles: Conservative Party in the UK Holds Party Conference

Crime Waves on Both Sides of the Atlantic A Sad Reminder that Order Must Sustain Liberty

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/02/2023@ 1330

RUNLENGTH: 26:00

A Centrist? Only Because the Democratic Party Has Moved So Far Left: The Political Legacy of the Late Dianne Feinstein

45 More Days Aboard a Sinking Ship: Washington Comes to an Agreement to Avoid Government Shutdown '

Children Are Not Deserving Solely Because They Got Lucky and Came From a Rich Womb': Confronting the Argument Against Inherited Wealth

CATEGORY #9 CIVIL LIBERTIES/CULTURAL ISSUES:

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 11/28/2023@ 1330

RUNLENGTH: 26:00

Let This Sink In: New Research Shows the More Money a Woman Makes the Less Likely She is to Get Married and Have Children

Massive Social Shifts and Massive Consequences: Marriage and Family Patterns Reshaped

The Bleakness of Our Society's Dating Scene: Secularism Seems Unable to Produce a Flourishing Dating Culture, But the Church Can

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/16/2023@ 1330
RUNLENGTH: 26:00

The Dark Doctor of the Sexual Revolution: Alfred Kinsey and The Horrifying History of the Kinsey Institute
The Ideology of the Moral Revolution Was Established on a Lie and on the Sexual Abuse of Children: An Honest Look at Indiana University's Kinsey Institute
Parents, Keep Your Children Far, Far Away: The Attempted Defense of the Kinsey Institute Sends Clear Message

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/09/2023@ 1330
RUNLENGTH: 26:00

Practically an Unmitigated Disaster for the Pro-Life Movement: An Honest Look at the Results of the Off-Year Elections
The Culture of Death Becomes a Political Platform: The Democratic Party's Successful Campaign Strategy Built on Abortion
The Flawed Logic of 'My Body, My Choice' — The False Worldview Presuppositions of the Pro-Abortion Movement

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/02/2023@ 1330
RUNLENGTH: 26:00

President Biden and Prime Minister Sunak Send Dueling Messages on AI: Safe, Secure, and Trustworthy or Doomsday Technology? We Might Soon Find Out
Is Social Media Addiction the Real Problem for Teens? The Debate Over "Addiction" Points to a Major Moral Problem
Who Really Holds the 'Extreme' Position in Abortion? Virginia Republicans Attempt to Shift the Discourse

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/26/2023@ 1330
RUNLENGTH: 26:00

Good News for the House of Representatives: Conservative Mike Johnson Named Speaker of the House
The New Axis of Evil: Are We Ready to Defend Our Civilization?
More Than 40 State Attorneys General Sue Meta for Harm to Teens: In Warning Call to Parents, Lawsuit Exposes Harm and Addictive Traits of Social Media to Teenagers

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 10/25/2023@ 1330
RUNLENGTH: 26:00

Worse Than Useless? The United Nations and Its Failure Revealed

The EU Cannot Meet Its Own Climate Goals: Why the Age of Fossil Fuel Is Not Coming to an End
Things Are Not Always How They Appear: The Complexities of the Labor Strikes Taking Place Right Now

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/24/2023@ 1330

RUNLENGTH: 26:00

Comprehensive Sex Education is at Odds with Sexual Morality: The Threat of Progressive Sex Education to Parental Rights and Creation Order
A New Abortion Rights Group in Illinois? Governor J.B. Pritzker's Billion Dollar Push for Abortion. And for the White House?

What Would Mickey Say? Disney Goes All In For Sports Betting as Gambling Spreads Across the Culture

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/23/2023@ 1330

RUNLENGTH: 26:00

The Responsibility of a wars and Rumors of Wars Combined: Will President Biden's \$100B Proposal Be Approved?

God Does Not Live in a Temple Made by Human Hands: The Theological Significance of New Jersey's New Hindu Temple

Theology Matters, and It Shows in a Census: The Continuing Influence of Hindu's Caste System Comes to the Fore in India

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/10/2023@ 1330

RUNLENGTH: 26:00

The Responsibility of a Nation-state in War: Israel's Right to Defend Itself

This is Not Just About Israel: An Attack on Israel is an Attack on Western Civilization and the Rule of Law

Americans, Don't Take a Holiday from History: The World is a Perilous Place, and This is Conflict in Israel Is More Evidence of That

The Impossibility of a Ceasefire in Israel: The Calls for Ceasefire from the Liberal Media in the U.S. are Nothing Less Than Immoral

What a Lie Is and How It Works: The Propaganda of Banned Books Week

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/04/2023@ 1330

RUNLENGTH: 26:00

A Loud Signal from the Vatican: Pope Francis Points to Future Blessings for Gay Couples
Anthropology Goes Woke: American Anthropological Association and Canadian Anthropology

Society Cancel Conference Panel on Biological Sex An Unprecedented Development in U.S. History: Kevin McCarthy Ousted as Speaker of the House of Representatives

PROGRAM: THE BRIEFING

HOST: DR. ALBERT MOHLER

AIRDATE/TIME: 10/03/2023@ 1330

RUNLENGTH: 26:00

Intersectionality Gone Wild: Governor Gavin Newsom Chooses Laphonza Butler as Senator of California

A Sober Response of Gospel Importance: Responding to Andy Stanley's Clarification at North Point on Sunday

For Some Same-sex People, Celibacy is Just "Not Sustainable?" — A Major Departure From Biblical Christianity

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: STEPHEN VIARS

AIRDATE/TIME: 10/25/2023@ 1300

RUNLENGTH: 26:00

Radical Kindness for Your Community

What if your church—and your life—were known for their radical kindness? Pastor Stephen Viars chats about radical, community-altering outreach.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: STEPHEN VIARS

AIRDATE/TIME: 10/23/2023@ 1300

RUNLENGTH: 26:00

Irresistible Outreach

Is your church's outreach irresistible? Author Stephen Viars thinks it can be! Find ideas to dive wholeheartedly into the heartbeat of your community.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: STEPHEN VIARS

AIRDATE/TIME: 10/23/2023@ 1300

RUNLENGTH: 26:00

Loving Your Community

Pastor Stephen Viars' church chooses indispensable roles to wrap arms around the whole community. Grab irresistible ways to love people in your own zip code.

CATEGORY #10 SCIENCE, HISTORY/ BREAKTHROUGHS AND ANNIVERSARIES:

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/22/2023@ 1330
RUNLENGTH: 26:00

November 22, 1963 in Dallas, Texas: The JFK Assassination 60 Years Later

Sexual Promiscuity, the Mob, Cold War, and Conspiracy Theories: The Complicated Entanglements of JFK

So Who Killed the President and How Can We Be Sure? The Christian Impetus to Seek Truth, Even in the Midst of Uncertainty

A Day of Joy and Thanksgiving to God: Celebrating Thanksgiving Christianly

PROGRAM: THE BRIEFING
HOST: DR. ALBERT MOHLER
AIRDATE/TIME: 11/21/2023@ 1330
RUNLENGTH: 26:00

From Rural Georgia to the White House: The Life and Times of Rosalynn Carter

A Woman Who Redefined the Role of the First Lady: The Political Legacy of Rosalynn Carter

Mental Health Advocacy, Abortion Rights, an End to a Plague, Anti Poverty Efforts, and Marriage Fidelity: The Social and Moral Legacy of Rosalynn Carter

The Imprint of the Carter Years Are Still With Us: The Challenge of the Moral Revolution Before Our Eyes

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: JERRY BOWYER
AIRDATE/TIME: 12/14/2023@ 1230
RUNLENGTH: 26:00

The Meaning Behind A Christmas Carol With Jerry Bowyer

WHAT HAVE WE BEEN MISSING IN "A CHRISTMAS CAROL" ABOUT THE PHRASE "SURPLUS POPULATION"?

WHO OPPOSED MALTHUS' THEORIES, AND WHAT CAN WE LEARN FROM SCROOGE'S CHARACTER?

HOW DO MALTHUSIAN IDEAS PERSIST TODAY, AND WHAT IS THEIR IMPACT?
WHAT SHOULD VIEWERS TAKE AWAY FROM "A CHRISTMAS CAROL" THIS SEASON?

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: JERRY BOWYER
AIRDATE/TIME: 11/08/2023@ 1230
RUNLENGTH: 26:00

Lessons From a Capitalist Thanksgiving With Jerry Bowyer

WHAT WERE THE SELF-INFLICTED HARDSHIPS THE PURITANS FACED DUE TO THEIR ECONOMIC POLICIES?

The Puritans at Plymouth Plantation implemented a communal property system as dictated by their charter. This economic policy was essentially a form of communism where no one owned their land, men worked the land collectively, and women cooked for everyone.

The system led to a lack of motivation as people didn't want to work for others, causing excuses and a decrease in productivity, which resulted in starvation and hardship.

HOW DO WE KNOW THAT THE PURITANS' ECONOMIC FAILURES WERE NOT JUST "REVISIONIST HISTORY"?

The reality of the Puritans' struggles was documented by primary sources, including writings from William Bradford, who acknowledged the mistake.

The communal economic policy was influenced by the prevailing intellectual ideas from England, derived from Plato's philosophy.

The Puritans realized their error, abandoned the communal system, and allotted private land which led to improved work ethic and productivity, aligning more with Biblical principles such as the commandment "Thou shalt not steal," emphasizing private property.

TELL US ABOUT THE ECONOMIC PRINCIPLES THAT THE PILGRIMS APPLIED AT PLYMOUTH PLANTATION AND HOW IT RELATES TO THE FIRST THANKSGIVING.

The Pilgrims initially implemented a communal system where property and labor were shared, but it led to laziness and food shortages.

Changing to a system that embraced private property, as encouraged by the wisdom of Moses and the Bible, resulted in productivity and abundance.

This shift to private property and trade, including exchanges with the Native Americans, culminated in the first Thanksgiving, celebrating their newfound prosperity.

HOW DOES THIS HISTORICAL EVENT RELATE TO AMERICAN EXCEPTIONALISM AND THANKSGIVING?

The Pilgrims' experience with and rejection of a communal system for a biblical model of private property is a foundational story of American exceptionalism.

William Bradford, leader of the Pilgrims, was deeply versed in the Bible, and their biblical worldview provided a clear alternative to failed economic systems.

The knowledge of this pivotal moment has faded in American culture, contributing to the repetition of economic mistakes such as nationalization efforts seen in recent history.

CAN YOU DISCUSS GOD'S PROVIDENCE IN THE FORMATION OF THE UNITED STATES AND ITS ECONOMY?

The Puritans' gradual acceptance of a capitalist system for all economic sectors, not just agriculture, coincided with the upbringing of early American founders.

This theological and economic evolution was providentially timed, setting the stage for the independence movement and the framing of the Constitution.

HOW DOES TODAY'S ECONOMY COMPARE TO THAT OF THE FOUNDING ERA?

Current economic practices have drifted towards the control and taxation reminiscent of the tyranny the American colonies rebelled against.

The challenge today is not armed conflict but an intellectual and cultural one, advocating for a return to biblical principles of private property over government control.

WHAT ACTIONS ARE NEEDED TO RETURN TO A BIBLICAL ECONOMY?

Christians should lead by example in economic productivity and voluntary sharing, countering the compulsion inherent in communist systems.

To prevent the state from stepping in to solve problems, individual and collective actions in repentance, prayer, engagement, and especially sharing within the community are crucial.

CATEGORY #11 PUBLIC SERVICE ANNOUNCEMENTS

FOOD DISTRIBUTION

THE FATHERS HEART MINISTRY OF ROCHESTER NY ASKED US TO TELL THE COMMUNITY OF THEIR CHRISTMAS MEAL FOOD DISTRIBUTION. LISTENERS WERE ASKED TO BRING NON PERISHIBLE FOOD ITEMS TO 678 LAKE AVENUE THE WEEK OF 12/11 SO THAT THE ITEMS COULD BE ADDED TO THE MEALS THEY WOULD GIVE OUT ON 12/26. LISTENERS WERE TOLD TO VISIT THEFATHERSHEARTROC.ORG FOR MORE INFORMATION.

CONCERT

WZXV WAS ASKED BY THE ROCHESTER CHRISTIAN SCHOOL TO ANNOUNCE THEIR FREE CHRISTMAS CONCERT ON 12/12 AT 7PM AT BROWNCROFT COMMUNITY CHURCH. LISTENERS WERE GIVEN 585-586-0930 TO CALL FOR MORE DETAILS.

CONCERT

BETHLEHEM FAMILY MINISTRIES ASKED WZXV TO ANNOUNCE THEIR CHRISTMAS CONCERT WITH THE GROUP FINAL HARVEST. THE COCNERT WAS FREE WITH REFRESHMENT TO FOLLOW AT GRACE COVENANT CHURCH IN ROCHESTER NY.

PLAY

CALVARY CHAPEL FINGER LAKES ASKED IF WE WOULD LET THE COMMUNIT KNOW OF THEIR FREE DRAMATIC THEATRICAL PRESENTATION OF ST. JOHN IN EXILE. THE EVENT WAS FREE AND OPEN TO ALL.

CRAFT AND BAZAAR

THE AMERICAN HERITAGE GIRLS ASKED IF WE WOULD ANNOUNCE THEIR FALL CRAFT BAZAAR AND CHICKEN BBQ SALE ON NOVEMBER THE 18TH AT WELLSRING CHURCH IN CLIFTON SPRINGS NY.

CRAFT AND BAZAAR

CALVARY CHAPEL PERRY ASKED IF WZXV WOULD TLL THE COMMUNITY ABOUT THEIR TEEN MISSION TRIP FUND RAISER AND BAZZAR. OVER THIRY VENDORS TO INCLUDE FOOD TRUCKS WOULD BE ON SIGHT FOR VISITORS ENJOYMENT. THE CHURCH IS AT 181 S. MAIN STREET IN PERRY NY. THE WEBSITE IS CALVARYCHAPELPERRY.COM

FOOD DISTRIBUTION

THE FATHERS HEART MINISTRY OF ROCHESTER NY ASKED US TO TELL THE COMMUNITY OF THEIR THANKSGIVING MEAL FOOD DISTIBUTION. LISTENERS WERE ASKED TO BRING NON PERISHIBLE FOOD ITEMS TO 678 LAKE AVENUE THE WEEK OF 11/13 SO THAT THE ITEMS COULD BE ADDED TO THE MEALS THEY WOULD GIVE OUT ON 11/18. LISTENERS WERE TOLD TO VISIT THEFATHERSHEARTROC.ORG FOR MORE INFORMATION

VETERAN ASSEMBLY

CALVARY CHAPEL ACADEMY IS HOSTING A VETERANS DAY ASSEMBLY TO HONOR AND RECOGNIZE THE SERVICE OF ALL OUR MILITARY MEN AND WOMEN. THE EVENT IS FREE AND OPEN TO ALL ON 11/10 AT 1:30. THE KEYNOTE SPEAKER IS PASTOR AND RETIRED MARINE GEORGE GRACE.

BARN BLESSING

THE BARN BLESSING IS COLLECTING CLOTHES TO GIVE OUT FREE TO THE COMMUNITY FOR THE FALL AND WINTER. CLOTHES FOR BOYS AND GIRLS, NEWBORN THROUGH SIZE 14 WILL BE GIVEN OUT FREE SATURDAY THE 28TH OF OCTOBER AT 1774 MAPLE AVENUE IN PALMYRA NY. LISTENERS WERE TOLD TO CALL FOR MORE DETAILS 315-830-6445.

FLOWER CITY CHAPLAINS

THE FLOWER CITY CHAPLAINS OF ROCHESTER NY ARE HOLDING A FIRST RESPONDERS BIBLE STUDY ON 10/24 AT 7PM AT CALVARY CHAPEL PENFIELD LOCATED ON 1274 PENFIELD CENTER ROAD. THE EVENT IS FREE AND OPEN TO ALL MEN AND WOMEN INVOLVED IN LAW ENFORCEMENT, EMT, FIREFIGHTERS AND MORE.

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



Completed by Station Manager – Jeff Gallatin

12/31/2023
Date