



WZXV 99.7 FM Palmyra

**3rd 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 September 30, 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, 2023. Following this list are specific WZXV programs that aired in response to these issues. This report is arranged by identifying the category on the issues list, the programs that aired which gave significant treatment to that issue, along with its topic, discussion, date and time aired.

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

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

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

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

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

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

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

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

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

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

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

PROGRAMS AND PUBLIC SERVICE ANNOUNCEMENTS AIRED 3RD Quarter 2023

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

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/31/2023 @ 1230

RUNLENGTH: 25:00

Ask any couple what causes the most stress in their marriage, and they'll probably say "money". However, the problem isn't usually money itself – or even lack of money. No, financial tension in a marriage more often springs from bad attitudes, unrealistic expectations, and wrong assumptions about how to handle money. Part of the problem is that everything has a money angle. Most of our plans, desires, hopes, and dreams involve some kind of financial activity. That means you're constantly facing emotional questions about how to spend, save, borrow, earn and give your money. And chances are, you and your spouse don't always agree about those things. On top of that, you have personality differences. Maybe he's a saver, she's a spender, or she loves yard sales, he prefers buying new, or he wants to borrow to buy a car now, while she wants to wait to pay cash. All this disagreement can stem from childhood experiences, long-standing expectations, or even misunderstandings about how finances really work. Put it all together, and it's a recipe for conflict. If you're married, you surely know what we're talking about!

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: ELISHA & KATHRYN VOETBERG

AIRDATE/TIME: 08/11/2023 @ 1300

RUNLENGTH: 26:00

Postpartum Pain Points: How to Deal: Elisha and Kathryn Voetberg

Kathryn and Elisha Voetberg provide ideas to navigate the biggest challenges of bringing a child into the world.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: ELISHA & KATHRYN VOETBERG

AIRDATE/TIME: 08/10/2023 @ 1300

RUNLENGTH: 26:00

Now that We're a Family: Elisha and Kathryn Voetberg

Elisha and Kathryn Voetberg, podcast hosts of Now that We're a Family, offer ideas to actively build a family of purpose and beautiful simplicity.

PROGRAM: FAMILY LIFE
HOST: SHELBY ABBOTT
GUEST: DANI TREWEEK
AIRDATE/TIME: 08/09/2023@ 1300
RUNLENGTH: 26:00

Singleness: It's Not What's Wrong with You

with **Dani Treweek, Shelby Abbott** August 9, 2023

Singleness: It's not what's wrong with you! Shelby revisits his chat with Dani Treweek, who unpacks what singleness tells us about our forever with God.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. ED WELCH
AIRDATE/TIME: 08/03/2023@ 1300
RUNLENGTH: 26:00

What's God Think about My Anxiety? Dr. Ed Welch

Psychologist and author Dr. Ed Welch fumbled with his own anxiety, and eventually, it led him into life-altering encounters with God—who, it turned out, had beautiful things to say.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JEREMIAH JOHNSTON
AIRDATE/TIME: 08/03/2023@ 1300
RUNLENGTH: 26:00

Dealing with Debilitating Anxiety: Jeremiah Johnston

How do you cope with debilitating anxiety? Author and scholar Jeremiah Johnston unpacks his story, and realizations that have gradually brought healing.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: MARK & DEE JOBE
AIRDATE/TIME: 07/28/2023@ 1300
RUNLENGTH: 26:00

Bold Steps: Our Passion to Break Cycles and Create Legacies: Mark and Dee Jobe

Moody Bible Institute president Mark Jobe and his wife Dee speak of the path they've witnessed, which thwarts generational cycles and regenerates a family.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: MARK & DEE JOBE
AIRDATE/TIME: 07/27/2023@ 1300
RUNLENGTH: 26:00

[Inspiring Journey of Faith and Ministry: Mark and Dee Jobe](#)

Join Mark and Dee Jobe on FamilyLife Today as they share their inspiring journey of faith and ministry, offering valuable insights on parenting, church planting, and evangelism.

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

[Love, Pray, Listen: Parenting Wayward Adult Children: Mary DeMuth](#)

When adult children's decisions don't match your values, it's downright painful. Author Mary DeMuth offers ideas to navigate with transformative love.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: MARY DEMUTH
AIRDATE/TIME: 07/25/2023@ 1300
RUNLENGTH: 26:00

[Parenting Wayward Adult Children: Insights from Mary DeMuth](#)

Parenting wayward adult children: It can feel awkward, embarrassing, delicate. Author Mary DeMuth helps you know when to speak or listen—and avoid meddling.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: MARY DEMUTH
AIRDATE/TIME: 07/24/2023@ 1300
RUNLENGTH: 26:00

[When Your Adult Kids are Going Off the Rails: Mary DeMuth](#)

Mary DeMuth shares her experience in parenting wayward adult children, offering insights and guidance for navigating challenging relationships.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JORDAN RAYNOR
AIRDATE/TIME: 07/18/2023@ 1300
RUNLENGTH: 26:00

[The Word before Work: Jordan Raynor](#)

Author and host of The Word before Work Jordan Raynor gets practical on integrating your faith and career—so they're one and the same.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: JORDAN RAYNOR
AIRDATE/TIME: 07/17/2023@ 1300
RUNLENGTH: 26:00

[Unearthing a Sense of Purpose in Your Work: Jordan Raynor](#)

Author and podcast host Jordan Raynor helps uncover a powerful sense of eternal purpose in your work—whether you drive a bus or drive a business deal.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: SHAUNTI FELDHAHN
AIRDATE/TIME: 07/14/2023 @ 1230
RUNLENGTH: 25:00

Shaunti Feldhahn is a relationship expert and the author of several very helpful books about marriage, including Thriving in Love and Money. There's a saying about marriage: "When money troubles come in the door, love goes out the window." But Shaunti has 3 steps for couples to keep that from happening.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DON EVERTS
AIRDATE/TIME: 07/12/2023@ 1300
RUNLENGTH: 26:00

[Calling, Vocation, and Your Powerful Gifts: Don Everts](#)

Calling: Is it just about a vocation? Author Don Everts about discovering your gifts—and the everyday purposes blooming from knowing how you're made.

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

[Stay Amazed: Unearthing the Gifts of Others: Don Everts](#)

Family, friends and spouses: Can they be a case of familiarity breeds contempt? Author Don Everts uncovers the power of staying amazed by your spouse & others.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: PAUL MILLER
AIRDATE/TIME: 07/10/2023@ 1300
RUNLENGTH: 26:00

[Discover Your Gifts: Celebrating How God Made You: Don Everts](#)

Ever wonder what you were made to offer the world? Author Don Everts digs into human dignity and the power of our gifts to reconnect with our communities.

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

[The Dance: Compassion and Truth in Relationships: Paul Miller](#)

Ever wondered in a relationship whether it's a time for truth—or compassion? Author Paul Miller explores the power of honest feedback to in relationships.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. HEATHER HOLLEMAN
AIRDATE/TIME: 07/05/2023@ 1300
RUNLENGTH: 26:00

[Sent: Living A Life that Invites Others to Jesus: Dr. Heather Holleman](#)

What if living “sent” is more than what you do? Professor Heather Holleman chats about evangelism as identity and living on purpose in your neighborhood.

PROGRAM: FAMILY LIFE
HOST: DAVE & ANN WILSON
GUEST: DR. ED WELCH
AIRDATE/TIME: 07/04/2023@ 1300
RUNLENGTH: 26:00

[When Anxiety Hits Your Marriage: Dr. Ed Welch](#)

How do you help an anxious spouse? Psychologist Dr. Ed Welch offers practical insights for the dark waters of fear—starting with bedrock trust in God's love.

CATEGORY #2 YOUTH ISSUES

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 08/15/2023 @ 1230
RUNLENGTH: 25:00

WHAT TO DO WITH A BOOMERANG KID

The three most common reasons given for this were:

- Increasing rent and home prices, 35%
- Needing additional financial support after completing high school or college, 20%
- And job loss, 13%.

No doubt the disruptions caused by COVID have also contributed to the boomerang kid boom, even though employers were desperate for workers in the later stages of the pandemic and employment remains relatively strong. Now, an adult child living at home in and of itself may not be a big drag on parents' finances, if you're only providing what's called "three hots and a cot." It's when you start picking up the tab for their smartphone, student loans, and car payments that things can get out of hand in a hurry.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: ART RAINER
AIRDATE/TIME: 08/10/2023 @ 1230
RUNLENGTH: 25:00

AVOIDING STUDENT DEBT

Going to college is a huge financial decision. A verse to keep in mind is Proverbs 22:7, which tells us, "The rich rule over the poor, and the borrower is the slave of the lender." That should guide your decision process

because it's so easy to borrow and run up tens of thousands of dollars in debt that will take you decades to pay back. In his book, Art Rainer lists four ways to minimize debt.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/20/2023 @ 1230

RUNLENGTH: 25:00

Year after year, the annual survey taken for the T-I-A-A Institute Personal Finance Index shows low financial literacy for the 18-to-25 age group. A majority of these young adults consistently fail to demonstrate a working knowledge of financial concepts like budgeting, saving, insurance, and investing. Think about what this means. Tens of thousands of young adults are going off to college or joining the workforce today without knowing how to manage their money, how to avoid overspending, or even how to build a solid financial future for themselves.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DAVID THOMAS

AIRDATE/TIME: 08/08/2023@ 1300

RUNLENGTH: 26:00

[Emotional Tools Your Son Can Build On for Life: David Thomas](#)

What emotional skills does your son need? Counselor David Thomas sheds light on common struggles and ways to help your son embrace emotional maturity.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DAVID THOMAS

AIRDATE/TIME: 08/07/2023@ 1300

RUNLENGTH: 26:00

[Raising Emotionally Healthy Boys: David Thomas](#)

What's it take to raise emotionally strong boys? Counselor David Thomas lays out vital strategies to equip boys for a powerful present and future.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: QUINA ARAGON

AIRDATE/TIME: 07/31/2023@ 1300

RUNLENGTH: 26:00

God Wants to Use You: Quina Aragon's Story

Children's book author Quina Aragon's home life meant trauma and pain. But it didn't get the last word. And He wants to use your story, too.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: RON DEAL & DR. MEG MEEKER

AIRDATE/TIME: 07/14/2023@ 1300

RUNLENGTH: 26:00

Clothing, Sexual Identity, and Your Influence: Ron Deal with Dr. Meg Meeker

Discover the influence of parents on teenage girls' fashion choices and insights on developing a healthy sexual identity. Join Dave, Ann Wilson, Ron Deal, and Dr. Meg Meeker.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: RON DEAL & DR. MEG MEEKER

AIRDATE/TIME: 07/13/2023@ 1300

RUNLENGTH: 26:00

Cultural Pressures, Digital Devices: Ron Deal with Dr. Meg Meeker

Ever feel like digital devices are breathing down your family's neck? Dr. Meg Meeker gets real about healthy boundaries and wise choices for your kids.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DR. ED WELCH

AIRDATE/TIME: 07/03/2023@ 1300

RUNLENGTH: 26:00

When Your Teen's Depressed and Anxious: Dr. Ed Welch

Psychologist Dr. Ed Welch offers you-can-do-this guidance to shape a home environment that welcomes, supports, heals—and helps kids navigate their way to hope.

CATEGORY #3 ECONOMY/BUSINESS/EMPLOYMENT

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 08/16/2023 @ 1230

RUNLENGTH: 25:00

STILL A SELLER'S MARKET

The National Association of Realtors reports that in the first quarter of 2023, home prices actually rose in 7 out of 10 metro markets around the country. That happened even as the Federal Reserve continued to raise interest rates, pushing the average mortgage rate to nearly 7%. This isn't how things typically work. When mortgage rates increase, prospective buyers typically bow out, resulting in fewer sales, which then causes prices to fall. That's Economics 101. When demand falls, so do prices. But that's not happening, partly because demand is not falling. Prospective home buyers have apparently gotten used to the higher rates and are staying in the hunt. Meanwhile, prospective sellers are shying away from listing their properties because they don't want to pay those higher rates when financing their next home. The net result is that inventory or supply remains low, and with demand steady, prices will stay up.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: JERRY BOWYER

AIRDATE/TIME: 08/09/2023 @ 1230

RUNLENGTH: 25:00

Today, we're picking up where we left off in our last conversation with Jerry in our series on a Christian Economic Worldview. And this time we're talking about what he calls "Principled Reasoning." But we might add the subtitle, "A Way Out of this Mess." We'll start with a few key questions: First, is there a way out of the confusion and the futility of boom and bust cycles? And is there a way out of the confusion of a fragmented worldview that leaves out cause and effect and leaves us unable to understand the relationship between different parts of the economic process, wealth creation, and of course the investment decisions that we have to make? Is there a way to properly value stocks and bonds and other investments relative to risk in a world where confusion reigns? The answer is yes, there is a way out. We call that way out principle-centered reasoning.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 08/07/2023 @ 1230

RUNLENGTH: 25:00

ARE ONLINE BANKS SAFE?

Years ago when online banks were first appearing, we got a lot of calls from folks wondering if they were safe. Now it seems we're getting that call volume again with folks wondering if putting their money in an online bank is a prudent thing to do, possibly as a result of a few bank failures this past spring. Banking is perhaps the most heavily regulated industry in the U.S., but it isn't foolproof.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: AIMEE DODSON
AIRDATE/TIME: 08/04/2023 @ 1230
RUNLENGTH: 25:00

It used to be almost universally true that, at least in the short term, it was cheaper to rent a home than to buy one. But that's not necessarily the case today. Aimee says some markets are seeing a staggering increase in rent. Limited supply is one of the factors that has driven up both rental and purchase prices in recent years. She says, "Part of it is the fact that there's a continually rising number of what they call new home creations, which are new people needing to buy homes. And the pace of building is not keeping up with that." Also, after COVID, many people learned that they could work remotely from home, so during and after the pandemic, we saw a surge in people buying second homes. Those are two of the factors that have impacted the inventory shortage.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 08/03/2023 @ 1230
RUNLENGTH: 25:00

Back to School Shopping Tips

Now, obviously, you want to make the most of your back-to-school money, and that starts with knowing everything you can about sales tax holidays in your state. Deadlines really matter, and it seems like every state has set up different tax holiday periods. In many cases, these are set up as weekend events, but not always. Some may start on Friday and end on Saturday, so you've got to know exactly when your tax holiday starts and stops. In states with a sales tax, this could mean saving anywhere from 2-7% right off the bat. Okay, so now you know when to shop, but it's also important to understand just what will be tax-free in your state. Nerdwallet has [a handy guide](#) for dates and tax-free items by state.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: RON BLUE
AIRDATE/TIME: 08/02/2023 @ 1230
RUNLENGTH: 25:00

This is one concept in a video series he released a few years back on what he calls Transferable Concepts, things that he can share in a 30, 45, or 60-minute speech. And he shares these things over and over and over again because they're transferable and they're concepts that can change the way people view stewardship or money and money management.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 07/28/2023 @ 1230
RUNLENGTH: 25:00

Most people would say their most important relationship is with their spouse, or children, or perhaps a friend. And they'd be wrong. Those relationships are important— we need them— but they don't carry eternal significance like your relationship with God. Today we'll give you some practical ways to strengthen that relationship. This is a program about money, and you may be wondering what money has to do with our relationship with God. That's a fair question and the answer is ... a lot!

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 07/19/2023 @ 1230
RUNLENGTH: 25:00

We often receive questions like this one: "I've cosigned on a car loan for my nephew and he's not making the payments. What can I do?" It's sad because the only reason someone would cosign a loan is to help someone else. And far too often, it doesn't end well. At least one survey shows that if you cosign, you have a 40% chance of having to pay the loan yourself because the primary signer either can't or won't make the payments.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
AIRDATE/TIME: 07/17/2023 @ 1230
RUNLENGTH: 25:00

Before we get into the specific money wasters, there's a general principle you should be aware of: If you're buying things that provide only a temporary sense of satisfaction, you're probably wasting money. If it's not a necessity and you grow bored with it, it was a waste of money. Check your closets for examples. Now, we're not saying you should take a "vow of poverty." The Lord wants us to enjoy the resources He's given us. But that must be tempered by the principle that we're merely stewards and we need to use His resources wisely. But, of course, we live in a culture that promotes spending. It's a big problem. One survey showed that the average adult spends around \$1,500 a month on non-essentials. No wonder so many Americans are living paycheck to paycheck. Imagine what that kind of money would do if it were put into savings or invested for retirement.

PROGRAM: FAITH & FINANCES
HOST: ROB WEST
GUEST: BRANDON SIEBEN
AIRDATE/TIME: 07/13/2023 @ 1230
RUNLENGTH: 25:00

Seniors in Debt with Brandon Sieben

Brandon Sieben is President and CEO of Compass—Finances God's Way. According to the Federal Reserve Bank, over the past 20 years, debt levels for those in their 60s have risen by over 400%. And for those in their 70s, that debt grew by over 500%. It's a big problem. The top forms of debt among these age groups are credit cards, car loans, and home equity loans.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: JERRY BOWER

AIRDATE/TIME: 07/12/2023 @ 1230

RUNLENGTH: 25:00

Jerry Bowyer is a columnist for [World News Group](#) and our resident economist and “go-to guy” for all things economic. This is actually part 3 of a 6 part series on a Christian Economic Worldview. We've already talked about “The Ideal Economy” and “What Goes Wrong,” and today we'll take a look at “Why It Goes Wrong.”

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/11/2023 @ 1230

RUNLENGTH: 25:00

Someone who's frugal saves their money, spends less than they earn, and is economical in their financial choices. Maybe that's you. Or maybe you're married to someone who's a conscientious penny-pincher. Being frugal can demonstrate virtues like self-control and patience. And of course, we've all heard Benjamin Franklin's quote, “A penny saved is a penny earned.” Here at Faith and Finance, we do recommend saving for the future, paying down your debts, and avoiding overspending. But there is a difference between just being frugal, and the financial stewardship we talk about on this program.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/07/2023 @ 1230

RUNLENGTH: 25:00

You've probably heard it said that “anything worth doing is worth doing well.” Today we'll find out why working hard at something can pay big dividends, spiritually and financially.

Former U-S Secretary of State, General Colin Powell said, “There is no secret to success. It is the result of preparation, hard work, and learning from failure.”

In other words, when you want to succeed in your finances, at your job, at school, or in relationships, you can’t just sit around thinking about it. You have to take action. Success in any area requires discipline.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/05/2023 @ 1230

RUNLENGTH: 25:00

The Bible tells us that it’s good to leave an inheritance to our children. How we do that is still a matter of some discussion. While it’s critically important to have a will, there’s a bit more to putting your estate in order. We’ll talk about that today with financial teacher and author Ron Blue.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

AIRDATE/TIME: 07/04/2023 @ 1230

RUNLENGTH: 25:00

It’s the 4th of July—the day we celebrate our nation’s independence. It’s also a great day to take stock of your financial independence. Either you control your money or your money controls you. We’ll talk about that today on Faith and Finance.

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: DAVID SPIKA

AIRDATE/TIME: 07/03/2023 @ 1230

RUNLENGTH: 25:00

David Spika the Chief Investment Officer at Guidestone, a financial services firm helping those in ministry as well as the broader Christian population, and an underwriter of this program.

The recent debt ceiling impasse brought uncertainty to the markets, even though a default on U.S. debts was highly unlikely. So now that the dust has settled on that agreement, what’s currently driving the economy?

CATEGORY #5 HEALTH/HEALTH CARE/SAFETY

PROGRAM: FAITH & FINANCES

HOST: ROB WEST

GUEST: LAUREN GAJDEK

AIRDATE/TIME: 08/01/2023 @ 1230

RUNLENGTH: 25:00

We'll start with "in-network" versus "out-of-network" medical costs, which is something consumers really need to be aware of. Healthcare Plans generally cover out-of-network emergency room care as if it were in-network, but not visits to out-of-network doctors and other treatment. That could cost you 4 or 5 times more than in-network care. While Christian Healthcare Ministries helps its members cover their healthcare costs, it is not an insurance company. Members are not bound to a particular network of providers. As long as their treatment is eligible for sharing under the terms of the membership, CHM will "share" the cost. That means, if you're a member, you can go to whatever doctor or hospital you choose and keep your preferred doctor. It provides a lot more options than a traditional healthcare plan.

CATEGORY #9 CIVIL LIBERTIES/CULTURAL ISSUES:

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DRS. TIM MUEHLOFF & RICK LANGER

AIRDATE/TIME: 07/21/2023 @ 1300

RUNLENGTH: 26:00

Winsome Conviction: Drs. Tim Muehlhoff and Rick Langer

Alienated by convictions in your church or family? Professors Tim Muehlhoff & Rick Langer help navigate sensitive discussions and disagree without dividing.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: DRS. TIM MUEHLOFF & RICK LANGER

AIRDATE/TIME: 07/20/2023@ 1300

RUNLENGTH: 26:00

A Church Divided: Drs. Tim Muehlhoff & Rick Langer

Does civil dialogue ever feel impossible? Drs. Tim Muehlhoff and Rick Langer navigate the treacherous terrain of sensitive topics with powerful techniques.

PROGRAM: FAMILY LIFE

HOST: DAVE & ANN WILSON

GUEST: JARED KENNEDY

AIRDATE/TIME: 07/19/2023@ 1300

RUNLENGTH: 26:00

Navigating Gender Questions with Gentleness: Jared Kennedy

Gender questions can set parents on their heels. Children's ministry vet Jared Kennedy offers thoughtful insight on navigating tough gender issues with humility and gentleness.

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

A handwritten signature in black ink, appearing to read "Jeff Gallatin", written in a cursive style.

Completed by Station Manager – Jeff Gallatin

09/30/2023

Date