

1140 AM

Grand Rapids

91.5 FM

Kalamazoo

89.7 FM

Battle Creek



Family Newsletter

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Holy Family Radio
Consecrated to the
Immaculate
Heart of Mary

Christmas Programming

Holy Family Radio will be broadcasting many specials programs during the Advent and Christmas season. Please see our full schedule with dates and times at www.holyfamilyradio.net.

Special Live Events:

Programming Description	Day and Date	Time
Christmas Eve Mass from EWTN Chapel	Tuesday, December 24	8:00 AM
Solemn Mass of Christmas Eve with Pope Francis from St. Peter's Basilica in Rome (LIVE)	Tuesday, December 24	3:30 PM
Choral Meditations and Solemn Mass of Christmas Eve from the Basilica of the National Shrine of the Immaculate Conception in Washington D.C. (LIVE)	Tuesday, December 24	10:00 PM
Solemn Mass of Christmas Day from EWTN (LIVE)	Wednesday, December 25	1:00 AM
URBI ET ORBI: Pope Francis' Christmas Message from the Vatican	Wednesday, December 25	6:00 AM
Solemn Mass of Christmas Day from the Basilica of the National Shrine of the Immaculate Conception in Washington D.C. (LIVE)	Wednesday, December 25	12:00 NOON

Shroud of Turin "Special Exhibition" Pilgrimage

You're invited to join us in Northern Italy,
May 11-21, 2015, to view the Holy Shroud of Turin.

"It's a surprising move since the relic is shown only on special occasions. The exhibit has been approved by Pope Francis, as a way to mark 200 years since the birth of St. John Bosco, father and teacher of the youth." – Rome Reports



Itinerary: Milan, Turin, Lake Como, Padua and Venice

Cost: \$3,450 pp (includes airfare, hotels, transfers)

To register, or for more information, please contact David Morin with Mor-Tours at (616) 460-5108 or Lisa Brown at (616) 956-1140.



Lake Como



Venice

SUPPORT OUR UNDERWRITERS

Allergy/Asthma
Specialists W. MI

Ameriprise Financial,
Michael Fiorenzo

Seth Ashby, Varnum

Dr. Ryan Basler,
Kalamazoo Pediatric
Dentistry

David E. Bevins,
Rhoades McKee

Borgess Hospital

The Joy Brown Team

Flat River Asphalt

Dr. Urszula Firlik,
DDS

Thomas S. Flickinger,
Rhoades McKee

Foundation for
Catholic Secondary
Education

Kay Pharmacy and
Home Medical
Equipment

Michael J. Kelley,
DPM, Podiatrist

Morris Builders, Inc.

Paragon Storage,
Kalamazoo

Pro Trainings, LLC

RealtyinMichigan.com
Zach Wendt

Specialty Tooling
Systems Inc.

Surplus Industrial
Supply.com

Sun Title Agency

Vander Hyde Service

Wilcox Family
Chiropractic

Zemlick Office
Products & Furniture

From our Spiritual Director, Fr. Troy Nevins

In Genesis we are told that God spoke and it came to be: the earth, water, light, darkness, birds, and all manner of creatures. When completed, God said that all of His creation was good!



When the Word of the Father became flesh, Jesus spoke to the storm and it ceased. He spoke to the possessed man who was set free. He spoke to his dead friend Lazarus, who came back to life.

The Word has power!

This month as we pray through Advent into Christmas, we not only celebrate a spectacular event in history, we also actively expose ourselves to the grace that God is pouring out upon us today.




Take some time to hear The Word speaking to you in prayer, at Mass, and while listening to Holy Family Radio.

Spread the Word!

Fr. Troy Nevins

Did You Miss the Pledge Drive?

There is still time to make a donation before year-end. Click [here](#) to donate securely online, or mail this form with your gift to 2504 Ardmore Street, Grand Rapids, MI 49506.

Holy Family Radio – Pledge Drive – Tax Deductible		
1. Here is my donation.	2. Additional Information	3. Payment Information
<p>MY MONTHLY SUSTAINING GIFT AMOUNT: \$ _____</p> <p>OR</p> <p>MY ONE TIME GIFT AMOUNT: \$ _____</p>	<p>NAME _____</p> <p>ADDRESS _____</p> <p>PHONE _____</p> <p>EMAIL _____</p> <p>This gift is in honor/memory of (circle one): _____</p> <p>Please send gift notification to: _____</p>	<p><input type="checkbox"/> Check to Holy Family Radio is enclosed</p> <p><input type="checkbox"/> Please charge my (circle one):</p> <p>    </p> <p>CARD NUMBER _____ EXP _____</p> <p>NAME ON CARD _____ CVC _____</p> <p>If you'd like to make payments via Electronic Fund Transfer (EFT), call Lisa Brown at 616-956-1140 or 269-779-7900.</p>





BUSINESS UNDERWRITER

Hear your business name and description on the radio!

10 MENTIONS	\$100/MONTH
30 MENTIONS	\$250/MONTH
50 MENTIONS	\$400/MONTH

CALL (616) 956-1140 OR (269) 779-7900 TODAY!

HOW CAN I HELP?

Pray

Donate Online
www.holyfamilyradio.net

Become a Parish
Representative

Help Spread the
Word with a HFR
Bumper Sticker or
Yard Sign

Become an
Underwriter

1140AM GRAND RAPIDS BROADCAST HOURS

JAN	8:15AM – 5:30PM
FEB	7:45AM – 6:15PM
MAR	7:00AM – 6:45PM
APR	6:00AM – 7:30PM
MAY	5:15AM – 8:00PM
JUN	5:00AM – 8:15PM
JUL	5:15AM – 8:15PM
AUG	5:45AM – 7:45PM
SEP	6:15AM – 7:00PM
OCT	7:00AM – 6:00PM
NOV	7:30AM – 5:15PM
DEC	8:00AM – 5:15PM

91.5 FM KALAMAZOO 89.7 FM BATTLE CREEK BROADCAST HOURS

24-hour Broadcasting
Every Day

2504 Ardmore Street SE
Grand Rapids, MI 49506
P: 616-956-1140
P: 269-779-7900
P: 844-377-2346

www.holyfamilyradio.net

Office Hours for Christmas and the Solemnity of Mary, Mother of God

In celebration of these beautiful feast days,
the office will be closed:

- **Wednesday, December 24 – Friday, December 26**
- **Wednesday, December 31 – Friday, January 2**



Testimonial

"I love 'Called to Communion' [show] in the afternoon! I started listening a few months ago on my commute home from GVSU and am now 'addicted.' I really enjoy listening to the questions from non-Catholics. I am learning so much! I really wish I would have known about this program months ago. Thank you, Holy Family Radio!" -- GVSU College Student

Vehicles for Charity

Are you in the market for a new car, but you don't
think you'll get the value out of the car you have?



Then donate your car to **Holy Family
Radio** and receive a tax deduction!

It's as easy as 1... 2... 3!

1. Call 1-866-628-CARS (1-866-628-2277) or
Donate Online at www.vehiclesforcharity.org

Convenient Ways to Donate at Year-end and Year-round

Holy Family Radio is here to help spread the love and knowledge of Jesus Christ to West and Southwest Michigan, and we want to make giving easy. If you find the clock running down on the year and you have more giving to do, please consider a gift to Holy Family Radio.

Here are a few easy ways to do it:

1. **Mail a year-end gift. Be sure your envelope is post-marked on or before December 31, 2014.**

Holy Family Radio
2504 Ardmore St. SE
Grand Rapids, MI 49506

2. Go to our website, www.holyfamilyradio.net, and make a gift online using your debit or credit card. **For year-end gifts, be sure your gift is given by 11:59 p.m. on December 31, 2014.**
3. Avoid the year-end giving by setting up an automatic one-time, monthly or quarterly withdrawal from your checking account, using your bank's online bill pay system. Check with your bank for details.

LIVE SHOW
CALL-IN NUMBERS

Catholic Connection
877-573-7825

Women of Grace
800-585-9396

The Doctor Is In
877-573-7825

Open Line
800-585-9396

Kresta in the
Afternoon
877-573-7825

Catholic Answers
888-318-7884

EWTN Live
800-221-9460

Reasons for Faith
888-526-2151

St. Joseph Radio
855-447-6000

The Good Fight
877-573-7825

Called to
Communion
800-585-9396

HFR Testimony &
Comment Line
Toll Free
844-337-2346

Get Your FREE

App To Stream Holy
Famly Radio
Anywhere, Anytime

As Year-End Approaches, a Gift of Stock May Be Right for You

Silicon Valley's power couple, Facebook's Mark Zuckerberg and Dr. Priscilla Chan made 2013's largest charitable donation in the United States. They donated 18 million shares of Facebook stock – a gift worth more than \$970 million – to a local nonprofit in their community.

Donating stock proved to be a smart giving option. Had they sold \$970 million in Facebook shares and donated cash, they would have had \$970 million in taxable capital gains (assuming a zero basis in the stock) and a \$970 million charitable deduction. Instead, because they donated stock directly, they avoided recognizing this income and still received a tax deduction. They got the best of both worlds, tax wise.

Donating publicly traded stocks, bonds or mutual fund shares offers unique tax advantages, and allows donors to make an even bigger impact on the issues that matter most to them. As year-end approaches, now is an opportune time for you to consider this option.

KEY BENEFITS OF GIVING STOCK

Charitable contributions of appreciated stock give you two income tax advantages.

For long-term capital gain property (stock held more than 12 months) **the first** is a charitable deduction equal to the full fair market value of the gifted property, up to 30 percent of your adjusted gross income. Note that any deduction over 30 percent that can't be used the first year can be carried forward for up to five more years.

The **second advantage** of giving stock is that you will also avoid capital gains tax, money you'd have to pay if the property was liquidated first.

Consider a donor in the 25% federal tax bracket who would like to make a \$5,000 donation. Assuming a \$1,250 basis in the stock, a gift of stock would result in a \$562 savings over the same gift of cash.

	GIFT OF STOCK	GIFT OF CASH
GIFT	\$5,000	\$5,000
TAX SAVINGS	-\$1,812	-\$1,250
Income Tax Savings (at the 25% federal income tax level)	-\$1,250	-\$1,250
Capital Gains Tax Avoided	\$562	\$0
NET COST OF GIFT	= \$3,187	= \$3,750

When to Consider a Gift of Appreciated Securities

A gift of appreciated securities might be a smart option for you if you are holding stocks, bonds or mutual funds shares that have increased in value – and if you've held these assets for a year or longer. It is also an advantageous option if you want to make a gift that doesn't affect your liquidity or cash flow.

Three Tips for Giving Stock

1. To ensure a deduction for 2014, the transfer should be initiated before December 19th.
2. Call Lisa Brown for transfer instructions and to discuss your intentions.
3. Have your broker transfer the shares to Holy Family Radio; don't sell them yourself. If you sell the stock first, the IRS will impose a capital gains tax on your sale, taking away the benefits of a stock gift arrangement.

Programming Schedule, effective December 1, 2014



Effective November 1, 2014 - **Program Schedule**

89.7 FM Battle Creek - fulltime station

1140 AM Grand Rapids - daytime station

91.5 FM Kalamazoo - fulltime station

Listen Live 24/7 at HolyFamilyRadio.net

Time	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
12:00 AM	Threshold of Hope	The Best of The Journey Home					EWTN Live (encore)
12:30 AM							
1:00 AM	The Journey Home (encore)	Mother Angelica Live Classics	Right Here Right Now with Patrick Madrid (encore)				
1:30 AM							
2:00 AM	The Great Adventure	Woman of Grace with Johnette Benkovic (encore of previous program)					Sunday Night Prime (encore)
2:30 AM							
3:00 AM	Life on the Rock (encore)	Catholic Answers Live (encore of previous program)					Celtic Connections
3:30 AM							
4:00 AM	The World Over (encore)	Chaplet of Divine Mercy in Song / Fire on Earth					Life on the Rock (encore)
4:30 AM							
5:00 AM	Defending Life						The Choices We Face
5:30 AM	The Holy Rosary						
6:00 AM	Vatican Radio Wkd	The Son Rise Morning Show					Threshold of Hope
6:30 AM	Crossing the Goal						The Journey Home (encore)
7:00 AM	Celtic Connections						
7:30 AM							
8:00 AM	Sunday Mass	Catholic Connection with Teresa Tomeo					Voices of Hope
8:30 AM							
9:00 AM	Dr. Scott Hahn						Spanish program (Live)
9:30 AM	EWTN Bookmark						
10:00 AM	Top of the Week	Food for the Journey (Sr. Ann Shields) - Fire on Earth (Peter Herbeck)					The World Over (encore)
10:30 AM		Dr. Scott Hahn					
11:00 AM	Register Radio	Woman of Grace with Johnette Benkovic					Fr. Larry Richards
11:30 AM	Faith & Family						
12:00 PM	Christ is the Answer	Christ is the Answer with Fr. John Riccardo					Reasons for Faith (live)
12:30 PM							
1:00 PM	Vocation Boom Radio (Encore)	The Doctor Is In	Epiphany	The Doctor Is In	Living the Catholic Life	The Doctor Is In	St. Joseph Radio Presents (live)
1:30 PM							
2:00 PM	The World Over (encore)	Lighthouse Catholic Media	Called to Communion			Faith & Reason	The Good Fight with Barbara McGuigan (live)
2:30 PM							
3:00 PM	Unapologetically Catholic	EWTN Open Line (Live)					
3:30 PM							
4:00 PM	Living the Catholic Life (encore)	Kresta in the Afternoon with Al Kresta					Faith & Reason (encore)
4:30 PM							
5:00 PM	The Journey Home (encore)	Kresta in the Afternoon with Al Kresta					Vocation Boom Radio (live)
5:30 PM							
6:00 PM	Blessed 2 Play	Catholic Answers Live					Choices We Face
6:30 PM	Light of the East						Faith & Family
7:00 PM	Ephiphany (encore)						Lighthouse Catholic Media
7:30 PM							
8:00 PM	Sunday Night Prime	The Journey Home (live)	Mother Angelica Live Classics	EWTN Live	The World Over (live)	Life on the Rock	Celtic Connections
8:30 PM							
9:00 PM	Truth/Life Bible	EWTN News Nightly					Vatican Insider
9:30 PM	The Holy Rosary						
10:00 PM	Top of the Week	EWTN Open Line (ecore of today's program)					Catholic Business Hour (encore)
10:30 PM							
11:00 PM	Fr. Larry Richards	Life is Worth Living					St. Joseph Radio (encore)
11:30 PM		Family Theater Classic Radio					

HFR Original Program



AVE MARIA RADIO
BUILD THE CHURCH. BLESS THE NATION.

New / Changed Program

GR - 616-956-1140 2504 Ardmore St. SE, Grand Rapids, MI 49506 KZ - 269-779-7900

Keep a copy in your car and stay connected to Catholic radio in West Michigan.

