

# **WYRS Broadcasting**

## **Community Radio With A Christian Perspective**

### **Public File for WYRS Broadcasting**

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**WYRS 90.7 Manahawkin and WLNJ 91.7 Lakehurst  
are services of WYRS Broadcasting a New Jersey Nonprofit Corporation.**

## **Significant Issues and Programming Information**

WYRS airs a mixture of local and nationally produced programs. We also air weather reports, numerous public service announcements, hourly national news, and participate in the EAS network.

Some of the programs broadcasted by WYRS Broadcasting addressing significant issues and concerns are listed below.

### **1st Quarter 2021**

January 1, 2021 through March 31, 2021

**Issue/Event:** “Help With Heating Bills”

**Date:** Saturday, January 2, 2020, 10:04 am

**Description of Program:** “Moneywise Weekend” (~25:00)

With many families and individuals staying home, heating costs are going up. They no longer have the option to turn the heat off while they’re out of the house. If you can’t pay your heating bill, call your utility provider and let them know your situation. They may be able to come up with a plan to allow you to keep having heat. Be organized and be prepared to tell your utility provider about your current financial situation. Have your utility bill handy to discuss. To see if you qualify for energy assistance under the Low Income Home Energy Assistance program.

**Issue/Event:** “The Struggle of Pandemic Isolation with June Hunt”

**Date:** Saturday, January 2, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Today June and Trace Embry will look at the impact Covid-19 has had on our teens. Are children and teens struggling with the will to live? How has isolation impacted the suicide rate and mental health overall? Recognizing indicators and signs of anxiety, fear, concern, and suicidal ideations.

**Issue/Event:** “Covid-19 Vaccinations with Dr. Andrew Berman, LUNG.ORG”

**Date:** Saturday, January 2, 2021, 5:30 pm and Sunday, January 3, 2021, 6:45 am

**Description of Program:** “Talk Around Town” (12 min)

Dr. Berman discusses the various Covid-19 vaccines, how they work, and the need to be inoculated.

**Issue/Event:** “Resolve to Pay Down Debt”

**Date:** Monday, January 4, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

For many people— the thought of getting out of debt is overwhelming, so they don’t try, or they give up too easily. But don’t think of it that way. Think about debt a little at a time. The first thing you need to do is write down all of your debts and their amounts. Gather up all your credit card statements, auto loans, and outstanding bills. Then total it up. Start by figuring out where you can trim spending from your budget to create margin, that’s money left over after all necessary spending. Now you know how much money you have to attack your debt each month.

**Issue/Event:** “Simple Ways to Love Your Daughter or Son” (2 parts)

**Date:** Tuesday, January 5, 2021 & Wednesday, January 6, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Authors Matt and Lisa Jacobson encourage parents to be intentional about loving their children and offer simple yet effective ways for doing so.

**Issue/Event:** “The Blessing of Chores”

**Date:** Tuesday, January 5, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Do your children help around the house? Do they have specific tasks that they are responsible for? If not, it may be time to start assigning them some responsibilities. Serve your kids by giving them chores. Let’s work with our kids; not for them.

**Issue/Event:** “Paying Kids for Chores”

**Date:** Wednesday, January 6, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

When do I start paying my child for chores? Is it a good idea to reward all work? Last time Trace discussed the importance of chores and the impact they have on kids’ emotional wellbeing. Today he talks about financially compensating kids for their work.

**Issue/Event:** “Managing Your Money During Uncertain Times.”

**Date:** Thursday, January 7, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

If your family's struggling with the economic impact of the pandemic, author Deborah Pegues offers practical help, giving sound advice for lowering debt, saving strategically, spending wisely, and trusting God with your finances.

**Issue/Event:** “How to Use Your Emergency Fund”

**Date:** Thursday, January 7, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

Host Rob West and Steve Moore talk about how to use your emergency fund, and how not to.

You need to protect your emergency fund so it can protect you. You shouldn’t use your emergency fund for things that are expected but might be infrequent (Christmas gifts, taxes, back to school shopping). Don’t use your emergency fund on things that aren’t required for living.

Use your emergency fund for housing, food, and transportation, as long as the need is unexpected, absolutely necessary, and urgent. Make sure you spend as little of your emergency fund as possible. Rebuild your emergency fund as quickly as possible, because you never know when the next emergency will come along.

**Issue/Event:** “Screen Kids”

**Date:** Saturday, January 9, 2021, 11:00 am and Tuesday, January 12, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

Screens are everywhere in our world. While it is smart to keep your kids from getting a smartphone too young, they will still need to be trained how to interact with them. Arlene Pellicane presents data and coaches parents to address this critical issue with their kids.

**Issue/Event:** “Navigating the World of Screens and Teens with Kathy Koch”

**Date:** Saturday, January 9, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Trace and Dr. Kathy discuss the following: Why does there need to be a wise digital protocol in the home? Why are so many kids still allowed to spend so much time in front of screens and keyboards? How do you know if your teen has developed an addiction to technology?

**Issue/Event:** “Marriage Troubles in the Midst of Teen Crisis”

**Date:** Saturday, January 9, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

When teens struggle, there’s a good chance that their parents will struggle, too. So, what do you do when family tensions end up causing marital strife?

This weekend on Parenting Today’s Teens, Mark Gregston offers encouragement for parents who are dealing with both a struggling teen and a struggling marriage.

**Issue/Event:** “Washington D.C. Riots”

**Date:** Saturday, January 9, 2021, 5:30 pm and Sunday, January 10, 2021, 6:45 am

**Description of Program:** “Talk Around Town” (12 min)

Compilation of audio clips summarizing the “lead-up” to and the events of January 6<sup>th</sup> at the Capitol.

**Issue/Event:** “Shocking Grace”

**Date:** Wednesday, January 13, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

How do you fight against teenage rebellion? Sometimes we need to shock them with an act of grace. It’s very easy for us to get into a perfectionistic mode with our kids in certain areas of life and parenting. As Christian parents sometimes legalism is the result. This is a great formula for teen rebellions.

But here’s some radical advice: Be in prayer for God’s perfect will and timing on this. When your child least expects it, and least deserves it. When Junior has totally blown it. Try blessing your child with an act of grace that nobody could have ever expected. If you’re in communion with God about this, you’ll know the proper time and place.

**Issue/Event:** “A True View”

**Date:** Thursday, January 14, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

We all have our free will, but our kids still need to be trained on what to do.

Yet too often parents are inclined to give their kids virtually the same free-choice options God reserved for adults. Not only can this put them in harm's way, but it can cheat them out of the childhood training that builds healthy decision-making skills once they do become adults.

**Issue/Event:** "Single Parent Finances"

**Date:** Saturday, January 16, 2020, 10:04 am

**Description of Program:** "Moneywise Weekend" (~25:00)

Financial planner and teacher Rob West has financial advice for parents who are on their own. A good place to start would be with organization. Now, draw up a spending plan. If your budget reveals that you don't have enough to cover expenses, you have two options – to trim expenses or find ways to bring in more income.

If you suddenly become a single parent, don't go it alone. Find a friend, maybe someone at church, that you can share your struggles with. They may be able to give you good advice.

**Issue/Event:** "Mission Statement"

**Date:** Saturday, January 16, 2021, 11:00 am and Tuesday, January 19, 2021, 5:00 pm

**Description of Program:** "Family Life This Week" (~28:00)

Why do I need a mission statement? Author Holley Gerth says a personal mission statement will help you decide between "good" and "great" pursuits.

**Issue/Event:** "Soros and Socialism with Dr. Frank Wright"

**Date:** Saturday, January 16, 2021 11:32 am

**Description of Program:** "License to Parent Weekend" (~25:00)

Who is George Soros? Why do you kids need to know who he is? What is the overall goal of Soros? How do we respond to our kids who think this is just a "conspiracy theory? How do we influence our culture today?

**Issue/Event:** "Four Things to Know About Middle School"

**Date:** Saturday, January 16, 2021, 12:05 pm

**Description of Program:** "Parenting Today's Teens Weekend" (~25:00)

Middle school can be a jarring transition from the innocence of childhood to the harsh realities of adolescence. So, how can parents learn to prep their kids for the coming change? This weekend on Parenting Today's Teens, Mark Gregston coaches parents on what to expect during those turbulent middle school years.

**Issue/Event:** "Radon"

**Date:** Saturday, January 16 & 23, 2021, 5:30 pm and Sunday, January 17 & 24, 2021, 6:45 am  
**Description of Program:** “Talk Around Town” (12 min)

Kevin Stewart, American Lung Association, discusses the importance of Radon Testing in your home.

**Issue/Event:** “Offering Grace to People Different From You.”

**Date:** Monday, January 18, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

In view of the heightened racial tension in our society, Dr. David Anderson offers insight and encouragement for how we can all help build bridges between races and bring peace, hope, and justice to our communities.

**Issue/Event:** “Quality Communication”

**Date:** Wednesday, January 20, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Good quality communication ranks at the very top of the list of things that teens & children need. It’s something that is great for the entire family. The time we spend in a one-on-one conversation with our kids is worth its weight in gold.

Take advantage of having a captive audience. It’s easy to feel the need to fill every idle moment. Use these simple moments to discover new things about our kids. Let them learn about you. Use this time to help build the healthy child-parent relationship we’ve always desired.

**Issue/Event:** “Choosing Life After an Adverse Diagnosis”

**Date:** Friday, January 22, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Peter and Suzanne Guy share their inspirational story about refusing to lose hope for their baby girl in spite of an adverse prenatal diagnosis which led their doctors to recommend abortion. Today, Rachel is a healthy, young woman, and she joins the conversation, discussing her and her family's active involvement in the pro-life movement.

**Issue/Event:** “Complete Singleness”

**Date:** Saturday, January 23, 2021, 11:00 am and Tuesday, January 26, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

Many people who find themselves still single at an age that they'd hoped to be married wonder what they've done wrong. Emerson Eggerichs says, "You are here because you made GOOD decisions." Also hear from Gina Dalfonzo and Carolyn McCulley.

**Issue/Event:** “Higher Knowledge with Dan Dupee”

**Date:** Saturday, January 23, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Trace and Dan Dupee discuss the following: The impact of society and a pandemic on higher education. Why is there an animosity towards the faith? How has higher education changed? What can we, as parents, do to prepare our kids for college? Can Christian students thrive in a secular college environment?

**Issue/Event:** “Understanding Teen Depression and Anxiety”

**Date:** Saturday, January 23, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

Teen depression and anxiety are rampant in today’s culture. Do you know the warning signs that your teen might be struggling with depression or anxiety? This weekend on Parenting Today’s Teens, Mark Gregston explains what parents can do help if their teens are depressed or anxious.

**Issue/Event:** “Overcoming the Covid Credit Crisis with Neile Simon”

**Date:** Monday, January 25, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

As vaccines roll out, we may soon see light at the end of the tunnel for the Covid crisis. But it may take years to overcome the credit crisis in its wake. The loss of income during the pandemic forced many Americans, maybe you, to rely on credit and run up balances. Host Rob West talks with Neile Simon of Christian Credit Counselors about a way to speed up your financial recovery process.

**Issue/Event:** “Teacher of the Year” (2 parts)

**Date:** Wednesday, January 27, 2021 & Thursday, January 28, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Guy Doud, recipient of the National Teacher of the Year award, recounts his childhood school experiences and how they helped shape his teaching career and passion for reaching kids.  
Original Air Date: September 6, 1988

**Issue/Event:** “Looking Ahead in a Divided Country”

**Date:** Friday, January 29, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Jim Daly is joined by U.S. Senator James Lankford to reflect on the events of January 6, the current division in our nation, and how we might move toward unity. They encourage listeners to take heart during these trying times and hold fast to their faith while praying for our country.

**Issue/Event:** “How to Build Credit”

**Date:** Friday, January 29, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

The first thing you should do is get a basic understanding of how the credit system works. The FICO credit score is the one most lenders use.

In order to get credit when you have none, you open a secured credit card. Make sure the card is one where the bank reports your activity to the credit bureaus.

You can also get something called a “credit builder loan.” If you go to the website Self.inc they’ll help you set it up.

It takes time to establish a good credit rating, so be patient. Make all of your payments on time and eventually lenders will be willing to extend you credit without it being secured. Keep making your payments on time and keep your balances low, and your credit score will continue to rise.

**Issue/Event:** “Easily Satisfied”

**Date:** Friday, January 29, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

I’ve noticed a troubling trend in the last decade or so. Because of the ease of use and access to technology and information today, parents are raising kids with a vast amount of knowledge.

While this sounds like it should be a good thing, without essential components in place it is anything but good.

Without wisdom and moral character, today’s teens lack the essentials that a good job requires. Without the ability to sustain a job by being honest, punctual, getting along with others, and being willing to make sacrifices, clients, customers and bosses are likely to seek these qualities elsewhere.

**Issue/Event:** “Feeling Empty”

**Date:** Saturday, January 30, 2021, 11:00 am and Tuesday, February 2, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

The loss of a child, loss of a job—loss of any kind—can leave you feeling empty, hollow, and completely spent. The good news is, God has a history of getting the best results from empty

vessels. Nancy Guthrie, Holley Gerth, and Dale Kreienkamp encourage listeners with God's promises from His Word.

**Issue/Event:** “A Parenting Crisis with Sam Sorbo”

**Date:** Saturday, January 30, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

What parents are learning in the midst of a pandemic? Parenting and discipline come before education. How has 2020 impacted the educational landscape? What are some of the Covid-19 homeschooling resources available to parents? How does secular schooling impact our worldview as parents? How does this impact our kids?

**Issue/Event:** “How to Help Your Teens with their Anger”

**Date:** Saturday, January 30, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

From school, to home life, to relationships, there’s no shortage of things that could be weighing on your teen’s heart. When those stressors start to bubble out as anger, what can parents do to help? This weekend on Parenting Today’s Teens, Mark Gregston explains how parents should respond to teen anger.

**Issue/Event:** “Planning for Financial Success with Ron Blue”

**Date:** Wednesday, February 3, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

Many of us never determine our financial “finish lines.” We’ve never quantified where we are headed, so we don’t know when we’ve arrived. A challenge is to determine where you are going, both in the short-term and in the long-term.

Here are some steps to reach our planning goals:

- Step 1: Summarize your present situation.
- Step 2: Establish your financial goals and objectives.
- Step 3: Plan to increase your cash-flow margin.
- Step 4: Control your cash flow.

**Issue/Event:** “Standing Strong Against the Cancel Culture”

**Date:** Thursday, February 4, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

U.S. Senator Josh Hawley discusses his experiences as a target of ‘cancel culture’ in which his reputation is being attacked by accusations that he was involved in the Jan. 6 events at the U.S. Capitol. He encourages Christians to stand firm for Biblical values in the public arena, though they themselves may face the risk.

**Issue/Event:** “Parents and their Adult Children”

**Date:** Saturday, February 6, 2021, 11:00 am and Tuesday, February 9, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

When children become adults, a parent's job gets trickier. Especially when parents and their adult children disagree. Jeff Kemp talks with Michelle Hill about how to navigate this tricky dynamic, and emphasizes the importance of maintaining good relationships between parents and adult kids, on FamilyLife This Week.

**Issue/Event:** “Counter-Cultural Parenting with Tina Marie Griffin”

**Date:** Saturday, February 6, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Tina Marie Griffin is putting Romans 12:2 into practice. She discusses: Do Hollywood actors, artists, and media personnel allow their own children to view or listen to their own work? How has the media been pushing a political agenda? What is Spy-Gate? What can parents do to equip their children?

**Issue/Event:** “What if Your Teen’s Friends are Bad News”

**Date:** Saturday, February 6, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

Ever wonder why your son or daughter hangs around with a questionable group of friends? Are you worried that your teen is being dragged down by his peers? This weekend on Parenting Today’s Teens, Mark Gregston helps parents make sense of their child’s choice of friends and protect their teen from choosing the wrong crowd.

**Issue/Event:** “Game Stop Stock Craze: 2021 in a Nutshell”

**Date:** Saturday, February 6, 2021 12:32 pm

**Description of Program:** “Breakpoint This Week” (25:55)

John Stonestreet and Shane Morris talk about the craziness surrounding the stock of Game Stop. Beyond the stock price and the short sells, what was motivating the mass of people to purchase the stock and send it through the roof? Anger? Greed? Revenge of the little guys against the hedge funds? Was it a generational conflict? And what does this say about the state of our culture and society in 2021? John and Shane share their thoughts from a Christian worldview perspective.

Also in this episode: The Biden Administration’s new Secretary of Education is firmly committed to allowing biological boys to compete against girls in scholastic athletics. How has the acceptance of anti-reality transgender ideology reached the highest levels of government?

Are the President's executive orders a foretaste of the coming Equality Act, which would severely restrict religious freedom and bestow new rights on the LGBTQ movement?

**Issue/Event:** "Tobacco Report with Deborah Brown at LUNG.ORG"

**Date:** Saturday, February 6 & 13, 2021, 5:30 pm and Sunday, January 7 & 14, 2021, 6:45 am

**Description of Program:** "Talk Around Town" (12 min)

Deb Brown, Chief Mission Officer, details the 19<sup>th</sup> Annual Report of the State of Tobacco Control in New Jersey.

**Issue/Event:** "Logging Off to Focus on Your Real-Life Relationships"

**Date:** Monday, February 8, 2021, 7:30 am

**Description of Program:** "Focus on the Family" (28:30)

Author Wendy Speake describes how she grew closer to her spouse, her children, and God when she took a 40-day break from social media. She encourages listeners to consider how their own relationships would benefit from limiting their media consumption.

**Issue/Event:** "Work-ahol"

**Date:** Tuesday, February 9, 2021, 4:58 pm

**Description of Program:** "License to Parent Daily" (1:00)

Are you so drained from work that you have little energy to give your kids? It is time to redefine success. Yet much of this exhaustion comes from the self-inflicted wounds of business and workaholism— trying to have it all. An undue emphasis on financial success too often negatively affects our families and our health. There's always more time to make a buck, folks. But each passing day is one less day we have to impart wisdom to our kids while cultivating lifelong relationships with them.

**Issue/Event:** "Growing Leaders in Generation Z with Tim Elmore"

**Date:** Wednesday, February 10, 2021, 12:05 pm

**Description of Program:** "Moneywise Daily" (~25:00)

What makes this youngest group tick? And how can they be molded into tomorrow's leaders? Today, host Rob West talks with Dr. Tim Elmore to find out.

**Issue/Event:** "Set Your Estate in Order"

**Date:** Friday, February 12, 2021, 12:05 pm

**Description of Program:** "Moneywise Daily" (~25:00)

Steve Moore and Rob West have a checklist of documents you'll need to get the job done.

A will for both you and your spouse. A Financial Power of Attorney naming a trusted individual to make financial decisions for you should you become in-capacitated. A Medical Power of Attorney (sometimes called a Health-Care Proxy) giving someone the authority to make decisions about your health care if you aren't able to make them yourself. An "Advance Directive" specifying your wishes about being put on life-support equipment in the event of a terminal illness. Be sure to name beneficiaries for your retirement accounts and insurance policies. Doing so supersedes anything you've laid out in your will. Assets in those accounts go directly to the named beneficiaries without going through probate. While putting all of this together may seem daunting, Rob suggests that hiring an Estate Attorney may be a good investment of both time and money. They're very familiar with the process in your state and will often reduce the cost per document if you do them all at once.

**Issue/Event:** "Embracing Manhood with Gregory Koufacos"

**Date:** Saturday, February 13, 2021 11:32 am

**Description of Program:** "License to Parent Weekend" (~25:00)

Gregory includes these questions: What can parents do to mitigate negative culture while their children are still boys? How much of this issue is due to all the things our young kids are stimulated with 24/7/365 via technology? How can parents do a better job at helping their sons find their purpose?

**Issue/Event:** "Caring For Lonely Teens"

**Date:** Saturday, February 13, 2021, 12:05 pm

**Description of Program:** "Parenting Today's Teens Weekend" (~25:00)

A lot of teens admit to feeling lonely and misunderstood—like it's them against the big, wide world. And though the phenomenon may be common, it's not something that parents should brush off or leave unaddressed. This weekend on Parenting Today's Teens, Mark Gregston outlines helpful tips for parents of lonely teens.

**Issue/Event:** "The Wisdom To Show Restraint with Mark Biller"

**Date:** Monday, February 15, 2021, 12:05 pm

**Description of Program:** "Moneywise Daily" (~25:00)

Investors have learned over the last dozen years that when governments take the kinds of actions we're seeing today, a large portion of that support winds up driving the prices of stocks and bonds higher. And governments around the world have never acted at this scale before.

The two most likely paths forward seem to be: One, eventually, the market bubble pops anyway and we get a deflationary/bear-market type result similar to most prior episodes of significant financial market excess. Or two, all of this government spending and borrowing ends up

devaluing the value of our money to the point that the 40-year inflation cycle reverses and we start seeing higher inflation.

The first key to investing in euphoric markets like this is to focus on risk first and returns second. Your investment choices regarding strategies and the kinds of assets you own should be based on the idea that another sharp downturn could happen at any time.

**Issue/Event:** “A Fascinating Perspective on Racial Issues” (2 parts)

**Date:** Wednesday, February 17, 2021 & Thursday, February 18, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Dr. Shelby Steele addresses racial division in America, examining the civil rights movement of the 1960s and comparing it to the campaign for social justice today. He reminds us of the importance of strong marriages and families as the solution to many societal ills.

**Issue/Event:** “Building a Lifelong Relationship With Your Child”

**Date:** Friday, February 19, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Author and speaker Mike Berry discusses four flawed approaches to parenting and how to replace them with healthy patterns so that parents can develop a thriving, long-term relationship with their children.

**Issue/Event:** “2021 Mortgage Outlook with Dale Vermillion”

**Date:** Friday, February 19, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

Per Dale Vermillion’s prediction, rates are under 2% in the mortgage arena! The Fed just announced that they’re going to leave the Fed’s funds rate unchanged.

Refinancing. Do a calculation based on where your payment is right now for your existing term, at an equal loan, at that same term in today’s marketplace.

Housing starts. We have such a massive inventory problem across the nation now. There just aren’t enough homes.

Remember to look at not just the interest rate but also the fees for the loan when getting a house.

Start online with bankrate.com, zillow.com, or lendingtree.com, etc., to get a comparison of rates and lenders. Then, get four different comparisons: one from a local broker, one from a mortgage banker, one from your bank or credit union, and then one from a referral.

**Issue/Event:** “Politically Incorrect Parenting Part I with John Rosemond”

**Date:** Saturday, February 20, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Why do people trust secular mental health when it comes to child-rearing today? Are these methods backed up by real research? Is self-esteem biblical? What are the downfalls of self-esteem? How does today’s generation handle criticism?

**Issue/Event:** “Breaking the Barrier of the Perfection Mindset”

**Date:** Saturday, February 20, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

As teens get older, they’re more and more likely to make mistakes. And while many parents want to stop bad choices before they happen, a little freedom and experience can actually go a long way in helping teens grow. This weekend on Parenting Today’s Teens, Mark Gregston urges parents to help their teens mature by moving from an atmosphere of perfection to one that allows imperfection.

**Issue/Event:** “Bypass Surgery, Dr. Vincent Lotano”

**Date:** Saturday, February 20 & 27, 2021, 5:30 pm and Sunday, February 21 & 28, 2021, 6:45 am

**Description of Program:** “Talk Around Town” (12 min)

Dr. Lotano discusses Heart Bypass and Prevention. What is it and how to prevent it.

**Issue/Event:** “The Trouble With Home Warranties”

**Date:** Thursday, February 25, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

Are home warranties worth the money? Well, although home warranty companies have their satisfied customers, there are so many more dissatisfied customer reviews that I don’t think they’re worth the time, trouble and expense.

Really, you just don’t need one. You’re better off putting that money into liquid savings so that you can cover the cost of any needed repairs or replacement yourself. You can get peace of mind by having an adequate emergency fund!

**Issue/Event:** “Performance Driven Parenting”

**Date:** Saturday, February 27, 2021, 11:00 am and Tuesday, March 2, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

Can you raise "perfect kids" by being a "perfect parent"? Not only is it impossible, but you'll bring more harm to your kids the harder you try to achieve perfection. Hear Meg Meeker, Karis Kimmel Murray, Elisa Morgan, and Reb Bradley share their parenting stories.

**Issue/Event:** "Politically Incorrect Parenting Part II with John Rosemond"

**Date:** Saturday, February 27, 2021 11:32 am

**Description of Program:** "License to Parent Weekend" (~25:00)

Continued from last week's License to Parent Weekend. Is happiness the main focus in the pursuit of raising children? What is the balance in serving and guiding our kids? What is the difference between happiness and joy?

**Issue/Event:** "Dealing With Dishonesty in Teens"

**Date:** Saturday, February 27, 2021, 12:05 pm

**Description of Program:** "Parenting Today's Teens Weekend" (~25:00)

Have you ever caught your teen lying? Or do you feel like he or she might be hiding something from you? Most teens are no stranger to the art of deception. And what may seem like a tiny little lie to them actually signals a deeper issue at heart. This weekend on Parenting Today's Teens, Mark Gregston explains how to confront and break the habits of dishonesty.

**Issue/Event:** "Spotting Fake Websites"

**Date:** Monday, March 1, 2021, 12:05 pm

**Description of Program:** "Moneywise Daily" (~25:00)

This is a global trend involving all kinds of fake websites and different types of scams.

Phishing is a way to get you to reveal your financial information under false pretenses by creating an air of legitimacy. A scammer might send you an official looking email from an address that closely resembles a real account.

Never respond to a request to change a password unless you've initiated it yourself from the real website.

Another way to spot a fake website is take a close look at the "URL. At the beginning of the URL or web address, look for the letters HTTP or HTTPS. The "S" at the end of that string of letters indicates that you have a secure connection and your data can't be intercepted. Never input any sensitive information where you don't see the HTTPS.

**Issue/Event:** "Pamper No"

**Date:** Tuesday, March 2, 2021, 4:58 pm

**Description of Program:** "License to Parent Daily" (1:00)

Pampering your child like you would a dog will bring you grief. I'm not alone in thinking that way too many parents are raising their kids as if they were ultimate pets.

Of course, parents should be protective and proud of their little productions. But pampering them so as to never disappoint them or stretch them into something that the whole world can benefit from is a formula for selfishness; even narcissism.

**Issue/Event:** "Journeying From Tragedy to Triumph"

**Date:** Wednesday, March 3, 2021, 7:30 am

**Description of Program:** "Focus on the Family" (28:30)

Offering hope to those discouraged by life's struggles, Bryan Koch describes how his faith in God helped him work through the devastating loss of his wife, and his own left leg, in a motorcycle accident, and enabled him to forgive the drunk driver who caused it.

**Issue/Event:** "Canceled"

**Date:** Wednesday, March 3, 2021, 4:58 pm

**Description of Program:** "License to Parent Daily" (1:00)

In our cancel culture, conservative views are disappearing from your teen's news sources.

If you kids seem to be sympathetic with a lot of the liberal positions in the media these days, it's likely that they don't know the rest of the story. They need to know that free speech is being attacked in America right now. This censorship isn't coming from the right.

Even kids don't want to be brainwashed. This is a conversation that we are all now forced to have with our kids these days; even with our adult children.

**Issue/Event:** "Teaching Kids the Value of Work with Ron Blue"

**Date:** Friday, March 5, 2021, 12:05 pm

**Description of Program:** "Moneywise Daily" (~25:00)

I believe children must experience the benefits of working early in life. When they are required to work, they experience the intrinsic value of working and will hopefully feel good about a job well done. That self-satisfaction can provide a motivation to work and so it's a self-perpetuating process. Additionally, they must experience the satisfaction of obedience. They shouldn't be paid for every job they do around the house. Work has a benefit, in and of itself that is above and beyond the economic benefit of working; and it is important, as a part of the training process, for them to experience this benefit. It can only happen if they are required to work, doing chores around the house, without receiving pay.

In addition to experiencing the benefits of working early on—its intrinsic value, the satisfaction of obedience, and the economic rewards—children can be motivated to work because they get some time with one parent or both parents.

In addition to required chores, certain jobs around the house can be optional and children can receive compensation for them. Perhaps it's helping with the ironing, washing a car, or babysitting, but the job was not a requirement. Therefore, while they learn they can earn extra money, they have to trade time for the money, which, in turn, would purchase something.

**Issue/Event:** “Conflict: What Starts It?”

**Date:** Saturday, March 6, 2021, 11:00 am and Tuesday, March 9, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

Conflict happens in marriages and families. But what do you do with it? Do you avoid it altogether or plow through it like a freight train? Dave and Ann Wilson relay a story of their most epic disagreement. Lou Priolo deconstructs the root cause of conflict and helps us see our sin.

**Issue/Event:** “Me Using Technology with Anne Marie McDonald”

**Date:** Saturday, March 6, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

As a parent how can I understand good and bad technology and provide effective tools for my family? Discussing tech habits and hygiene with our kids. The dangers of having a smart device as a babysitter. How technology changes our kids.

**Issue/Event:** “What’s Behind Your Teen’s Inappropriate Behavior?”

**Date:** Saturday, March 6, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

As parents, we’re rightfully shocked when our son or daughter acts out. But if we look behind the inappropriate behavior, we may find their activities are only a symptom of a larger issue.

This weekend on Parenting Today’s Teens, Mark Gregston provides a behind-the-scenes look at the reasons for our teens’ actions—and how to address the source of the behavior.

**Issue/Event:** “Bethany Christian Caves to LGBT Adoption, Challenging Children & Ministries”

**Date:** Saturday, March 6, 2021 12:32 pm

**Description of Program:** “Breakpoint This Week” (25:55)

Bethany Christian Services, one of the nation’s largest faith-based adoption and foster care agencies, has decided to begin placing children with same-sex couples. John Stonestreet and

Maria Baer wonder why and discuss the implications, not only for the children but for Christian organizations seeking to remain true to the biblical understanding of family and human sexuality. As John points out, this issue is certainly not about ensuring that same-sex couples have access to adoption. After all, there are plenty of organizations only too happy to help.

**Issue/Event:** “Colorectal Cancer”

**Date:** Saturday, March 6 & 13, 2021, 5:30 pm and Sunday, March 7 & 14, 2021, 6:45 am

**Description of Program:** “Talk Around Town” (12 min)

Dr. Kevin Chang discusses the importance of Colorectal Screening-the slowest and most preventable cancer.

**Issue/Event:** “Tax Scams To Avoid”

**Date:** Monday, March 8, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

This tax season we need to watch out for a truckload of tax-related scams. Some new, some old, but all still dangerous. Kingdom Advisors president Rob West has what you need to know

Tax refund fraud. A crook gets a hold of your Social Security number and files a false tax return to get a refund.

The W-2 email phishing scam. Crooks use a fake email to trick you into giving them your financial information.

Ghost tax preparers. Fake tax preparers take your money and falsify your return.

**Issue/Event:** State of the Union Address

**Date:** March 8, 2021, 9:00 pm

**Description of Program:** Special Event (~90 min)

President Biden delivered the annual address.

**Issue/Event:** “Self-Discipline”

**Date:** Tuesday, March 9, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Discipline your children now so they can discipline themselves later. When you think about it, discipline can be boiled down to training that seeks a greater result for a person than the person left to his own carnal desires would otherwise seek for himself. This implies that our carnality isn't all there is to our humanity. Discipline imposed on kids today will make self-discipline as an adult a much easier choice.

**Issue/Event:** “Illness or Willness”

**Date:** Wednesday, March 10, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Behavioral problems? Don’t drug your teen! Just send them outside.

I’m suspect of the many maladies that the many mental health and child care providers and professionals are giving names to these days. Many of these maladies may even disappear with a change in outside stimuli. And by outside I mean outside in the purest form of the word; the great outdoors.

Science affirms the healing effect on mental health by simply going outside and engaging the elements and nature. But your digitally addicted child may need to be forced off his computer to do it.

**Issue/Event:** “Helping Family Members”

**Date:** Thursday, March 11, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

Consider the circumstances that led the family member (or it could also be a friend) to ask you for money. Is this a short term problem or is it ongoing? Decide how you’ll help. You have two basic choices: a gift or a loan. Whichever you decide, make the terms clear to the person you’re helping.

If you decide to help someone who’s often in financial trouble, decide how you’ll provide the money. If you can’t trust the person to handle it wisely, consider making a direct payment for a bill, if that’s the reason they’re asking for help. Or you could provide groceries instead of cash. You could also help (and perhaps help a great deal) by putting conditions on the money. Insist that the person sit down with you to go over their finances to make up a budget and to develop a plan for saving and paying down debt.

**Issue/Event:** “Conflict: Understanding and Resolving It?”

**Date:** Saturday, March 13, 2021, 11:00 am and Tuesday, March 16, 2021, 5:00 pm

**Description of Program:** “Family Life This Week” (~28:00)

Conflict happens even in the closest of relationships. Ken Sande walks us through how to constructively resolve conflict. Tara Barthel, Judy Dabler, and Gary and Greg Smalley share stories of their conflicts and how they were resolved.

**Issue/Event:** “Sneaky Tech with Anne Marie McDonald”

**Date:** Saturday, March 13, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

This continues last week’s License to Parent Weekend. Learn how Gabb can be a solution for your family with the WISE phone. How does Gabb allow kids to be kids? What are the functionalities of the Gabb device? What resources are available to parents concerning wise tech use?

**Issue/Event:** “The Suicide Pandemic & How it Affects Your Teen”

**Date:** Saturday, March 13, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

Depression, anxiety and social comparison can cause teens to lose hope during their adolescent years. Couple that with the presence, prevalence and promotion of suicide as a valid alternative to “life,” and the result is tragic. This weekend on Parenting Today’s Teens, Mark Gregston warns parents about the real and present threat of teen suicide.

**Issue/Event:** “What does the church have to say about what it means to be a man and a woman in today’s culture?”

**Date:** Saturday, March 13, 2021 12:32 pm

**Description of Program:** “Breakpoint This Week” (25:55)

John Stonestreet and Maria Baer discuss the sex and gender issues dominating the news this week. President Biden’s new Gender Policy Council claims to promote women’s rights, but actually advances the transgender agenda.

Also, what does the Church have to say about what it means to be a man and a woman in today’s culture? Consider Governor Andrew Cuomo’s alleged harassment and even assault of female colleagues and the treatment of female employees—even in Christian ministries.

**Issue/Event:** “Guiding Your Teen Into Adulthood” (2 parts)

**Date:** Thursday, March 18, 2021 & Friday, March 19, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Dr. Kenneth Wilgus, Jessica Pfeiffer, and Ashley Parrish, who together host a podcast about parenting teens, offer practical guidance for preparing teen children for adulthood. Our panel addresses topics including “planned emancipation,” appropriate boundaries, control vs. influence, teen entitlement, and much more.

**Issue/Event:** “Home Grown Bullies”

**Date:** Thursday, March 18, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Nobody likes a bully. They push you around and knock you down and they might be your child. Is Junior impulsive? When he wants something from a sibling does he just take it? Does he lack empathy and blame others for his mistakes?

While boys tend to use their physical size to bully, girls tend to use their popularity and superficial charm, and beauty to get their way.

But before a bully can be dealt with, he must be recognized as such. Spending more time with Junior while decreasing violent TV, movies, and video games are all good starts. While reinforcing his compassionate behavior, expose his bullying for what it is. Then lovingly discipline every incident with consistency.

**Issue/Event:** “Discovering Boundaries with Dr. Henry Cloud”

**Date:** Saturday, March 20, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Should our children have boundaries? Are boundaries positive? Are they negative? What are the indicators that our child(ren) are experiencing spiritual growth? How can we, as parents, help to facilitate and empower spiritual growth?

**Issue/Event:** “Building an Authentic Relationship With Your Teen”

**Date:** Saturday, March 20, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

Relationships thrive when everyone agrees that nobody is perfect. Yet few people like to admit that they have flaws—especially in front of their kids! This weekend on Parenting Today’s Teens, Mark Gregston talks about how to be authentic in the relationship with your teen.

**Issue/Event:** “The Atlanta Shootings, Competing Narratives, and the Blame Game”

**Date:** Saturday, March 20, 2021 12:32 pm

**Description of Program:** “Breakpoint This Week” (25:55)

John Stonestreet and Maria Baer discuss the top events impacting culture this week.

They highlight the recent, horrible shootings in Atlanta and dig into the various narratives by people making sense of the situation, including those which blame evangelicals.

Maria then comments on the border crisis, pointing to the humanitarian concerns specifically impacting young people. John and Maria offer a Christian perspective to support both children and parents as the crisis is likely to grow in the coming weeks. To close, Maria introduces a story on a new “Zionist Congress” being established by young Jews who are facing persecution. John and Maria both comment on the spiritual component of racism that is impacting our country.

**Issue/Event:** “Starve Poverty”

**Date:** Saturday, March 20 & 27, 2021, 5:30 pm and Sunday, March 21 & 28, 2021, 6:45 am

**Description of Program:** “Talk Around Town” (12 min)

Ron Frazer discusses his pro-bono construction ministry that addresses needs of both local and distant individuals.

**Issue/Event:** “Survival Tips for New Dads”

**Date:** Monday, March 22, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Aaron Sharp offers first-time dads encouragement and practical advice in a discussion based on his book *You Got This, Dad: The Expectant Father’s Guide to Surviving Pregnancy*. Topics include dealing with stress, overcoming insecurity, and keeping your marriage strong through this major life transition.

**Issue/Event:** “Best Work from Home Jobs in 2021”

**Date:** Monday, March 22, 2021, 12:05 pm

**Description of Program:** “Moneywise Daily” (~25:00)

The Covid shutdowns have forced companies to allow more employees to work from home accelerating a trend that was already well underway. Kingdom Advisors President Rob West has a list of those jobs and some may surprise you.

At the top of the list is web developer. Next on the list is computer network specialist. The next fastest growing job is virtual assistant. Next, is a social media marketing specialist. Next, paralegals and legal assistants. Next, marriage and family therapists. Lastly, teachers and tutors.

**Issue/Event:** “The Journey Back to My True Identity” (2 parts)

**Date:** Tuesday, March 23, 2021 & Wednesday, March 24, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Offering hope to those struggling with their sexual identity, Walt Heyer and Kathy Grace Duncan discuss their transgender journeys, during which they lived a period of their lives as the opposite gender until God’s restorative power enabled them to transition back to their biological sex.

**Issue/Event:** “Stop Pampering”

**Date:** Wednesday, March 24, 2021, 4:58 pm

**Description of Program:** “License to Parent Daily” (1:00)

Maturity comes from mistakes. Do you want your boys to grow up to be responsible men? Then stop pampering them. Allow them to go through the natural consequences of their mistakes. See that they experience the rigors of honest work; especially chores around the house.

**Issue/Event:** “Protecting the Innocent with Kristen Jensen”

**Date:** Saturday, March 27, 2021 11:32 am

**Description of Program:** “License to Parent Weekend” (~25:00)

Is it possible to do anything about what our children see in our society today? How should we be educating our kids about pornography? How can Good Pictures Bad Pictures assist parents in having healthy conversations with their kids? How can parents prepare and empower their children to have healthy marriages?

**Issue/Event:** “Nine Things to Do About Social Networking”

**Date:** Saturday, March 27, 2021, 12:05 pm

**Description of Program:** “Parenting Today’s Teens Weekend” (~25:00)

Every day, young people are bombarded with digitally altered images of celebrities and paid influencers with impossibly perfect bodies supposedly “living the dream.” And while we’re all guilty of comparison, teens are particularly vulnerable to its damaging effects. This weekend on Parenting Today’s Teens, Mark Gregston helps parents navigate the complicated—and potentially dangerous—world of social media.

**Issue/Event:** “Boulder and Atlanta: A Rootless Culture Searches for a Narrative in All the Wrong Places”

**Date:** Saturday, March 27, 2021 12:32 pm

**Description of Program:** “Breakpoint This Week” (25:55)

John Stonestreet and Maria Baer discuss recent acts of desperation in two mass shootings in the past week. They discuss narratives coming from both secular and Christian sources.

**Issue/Event:** “Finding Hope and Joy While Single Parenting”

**Date:** Tuesday, March 30, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Linda Ranson Jacobs, who specializes in ministry to single parent families, offers encouragement, hope, and practical guidance to single moms and dads so that they and their children can thrive.

**Issue/Event:** “Keeping Hope and Faith During Childhood Cancer”

**Date:** Wednesday, March 31, 2021, 7:30 am

**Description of Program:** “Focus on the Family” (28:30)

Turner and Tara Simkins share their story of their young son’s four-year battle with leukemia (which he survived) and how their faith was strengthened as they depended on God to sustain them through that harrowing experience. Our guests offer hope and encouragement for those faced with dire circumstances.

**Issue/Event:** Covid in NJ updates with Governor Murphy

**Date:** Usually Monday, Wednesday and Friday, 1:00 pm

**Description of Program:** Special Event (~ 1 hour)

Governor Murphy's state updates have been aired usually 2, 3, to 5 times a week, since March 2020. His 'newscast' included questions from the media and public.