

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

First Quarter 2021: January - March

The following report reflects the most significant issues and problems in this community. These issues were derived from careful observation of a cross-section of various local media including newspaper, radio, and television reports among others. Local citizens were also informally polled and their opinions were considered in the compilation of this list.

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Program	Date	Time	Issue(s)	Summary	Length
Weekend Connection	1/2/2021	3:02 PM	Education Youth	Darren Jones serves as a Senior Council for the Home School Legal Defense Association. He returns to Weekend Connection to continue discussing the increase in the number of people using the Home Schooling Model as a result of Covid and teaching children at home. He also talks about the financial and time commitment associated with Home Schooling children.	15:00
Unshackled!	1/3/2021	10:00 PM	Alcoholism Military Addiction	He was a top gunner in Iraq, sitting on top of a Humvee with a 50-caliber machine gun. But the world of Chris Replogle would soon explode in very unexpected ways when he would come face to face with an altogether new enemy.	28:00
My Money Life	1/5/2021	5:02 PM	Housing Finances	Empty your storage unit! We have way too much stuff and we pay too much to store it. Go Banking Rates reports that nearly 10% of U.S. households rent a self-storage unit. They pay an average of \$89 a month.	2:00
Building Blocks for the Family	1/6/2021	1:30 PM	Marriage Family	How a healthy marriage stabilizes the home.	28:00
My Money Life	1/6/2021	5:02 PM	Finances Cost of Living	The average millennial carries nearly \$5,000 in credit card debt. So, the decision to pay it down has a significant financial impact. It avoids the cost of high interest that accrues when carrying a balance on a card month after month.	2:00
SRN News	1/6/2021	Top of Hour Newscast	Government	The Senate is ready to confirm the Electoral College, thus naming Joe Biden as our next President.	0:30
SRN News	1/7/2021	Top of Hour Newscast	Government Crime/Law & Order	The White House press secretary has officially denounced the violence that transpired at the US Capitol.	0:30
SRN News	1/8/2021	Top of Hour Newscast	Employment	Unemployment rate stayed at 6.7%, which is the first time it has not gone down since April.	0:30
My Money Life	1/11/2021	5:02 PM	Finances	Did you know that financial goals help us see progress? To change an old habit, you must create a new one. Those who've been successful, understand three important things: Success encourages you to stay the course. Tracking progress motivates you to continue, and realistic, attainable steps with built-in rewards are validating.	2:00
SRN News	1/11/2021	Top of Hour Newscast	Government	Speaker Nancy Pelosi has called on Vice President Mike Pence to invoke the 25th amendment which would remove Donald Trump from office.	0:30
SRN News	1/13/2021	Top of Hour Newscast	Government	The United States House of Representatives have voted to impeach Donald Trump on the grounds of inciting a riot at the US Capitol.	0:30
My Money Life	1/14/2021	5:02 PM	Finances Military	Military families face many challenges. An annual military family lifestyle survey conducted by Blue Star Families found that the service members and their spouses rank financial stress as their greatest concern, even over deployment. Many don't pay their bills on time and some have debts in collection. Childcare costs and relocation expenses make it extra challenging.	2:00
SRN News	1/14/2021	Top of Hour Newscast	Employment	According to the Department of Labor, 965,000 new cases of unemployment were filed last week, the most since August.	0:30
SRN News	1/15/2021	Top of Hour Newscast	Crime/Law & Order Government	The Department of Justice is conducting an investigation regarding last weeks' riot on the Capitol.	0:30
Weekend Connection	1/16/2021	3:02 PM	Health Issues	Dr. LaShawn McIver from the American Diabetes Association discusses symptoms, treatment and prevention of diabetes.	15:00
SRN News	1/16/2021	Top of Hour Newscast	Healthcare Health Issues	The COVID-19 vaccine rollout has been somewhat of a disappointment with some states' governors, not so much as effectiveness, but of the number of them available, or not available.	0:30
My Money Life	1/18/2021	5:02 PM	Finances	Four in ten Americans cannot cover an unplanned \$400 expense. Tips on how to change that on today's program.	2:00
My Money Life	1/19/2021	5:02 PM	Finances Stress	Chris Myers discovers that it wasn't the amount of stress he carried, but the failure to identify triggers that released it. This impacted his ability to make wise decisions. So, he created the acronym H.A.L.T. which stands for Hungry, Angry, Lonely, and Tired. Hungry.	2:00
Conference Pulpit	1/20/2021	8:00 PM	Moral Issues Pornography	Tim St. Clair the problem of sensuality and its causes and effects.	45:00
Building Blocks for the Family	1/21/2021	1:30 PM	Marriage	Rose Colon talks about a marriage destroyed by immorality and how to deal with it.	28:00
My Money Life	1/21/2021	5:02 PM	Employment	In 2019, The U.S. Bureau of Labor Statistics reported that 16 million Americans were self-employed. It is recommended that those companies should find a team of advisors who can help set goals, meet financial needs, and grow the company. Budgeting is key.	2:00
SRN News	1/21/2021	Top of Hour Newscast	Health Issues Government	President Biden wants to impose a national mask mandate due to increase of cases of the COVID-19 virus.	0:30

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Building Blocks for the Family	1/22/2021	1:30 PM	Family	Wil Rice IV talks about the home being a training ground for youngsters to become adjusted in this world.	28:00
Weekend Connection	1/23/2021	3:02 PM	Health Issues Family Youth	Meredith Carothers from the USDA talks about food safety at home	15:00
Unshackled!	1/24/2021	10:00 PM	Health Issues	Everyone has something they'd like to change about their bodies. Johnny Hudson, Junior is no exception. Since birth, he struggled with disabilities that few of us can imagine. Don't miss the remarkable story of how he rose above his bitterness to love and help others.	28:00
SRN News	1/28/2021	Top of Hour Newscast	Government Employment	President Biden's use of executive orders are stirring the ire of even more progressive groups.	0:30
My Money Life	1/29/2021	5:02 PM	Consumer Protection Finances	Chuck Bentley talks about a Ponzi scheme that swept through Bethel Church in Redding, California. An attendee of the church set up investment companies with his business partner and swindled investors out of \$35 million dollars.	2:00
SRN News	1/29/2021	Top of Hour Newscast	Health Issues	The new coronavirus vaccine seems to be making a positive effect in those who have mild-to-heavy symptoms to ones hit the hardest.	0:30
Weekend Connection	1/30/2021	3:02 PM	Family Finances	Believers Stewardship Services assists Christians in meeting their financial and estate planning goals. Less than half of Americans have prepared a will or trust, which leaves the distribution of their assets and guardianship of their children to the state. The importance of a living will and durable power of attorney were also discussed. Proper planning will help Christians save millions in administration costs as well as taxes, helping us to be good stewards of our earthly possessions.	15:00
Unshackled!	1/31/2021	10:00 PM	Alcoholism Addiction	Ron Lindner fulfills his childhood dream of becoming a famous fisherman, but his life gets tangled in the net of alcohol abuse.	28:00
My Money Life	2/2/2021	5:02 PM	Finances	Chuck Bentley discusses teaching your children how to save, spend and invest money.	2:00
My Money Life	2/3/2021	5:02 PM	Finances	As of December, the average credit card interest rate was 16%. Combine that with 43% of credit cardholders who carried a balance last year and it's obvious why so many struggle financially.	2:00
SRN News	2/4/2021	Top of Hour Newscast	Employment	There have been 779,000 applications for unemployment last month. That is somewhat down from previous months but still too high.	0:30
Weekend Connection	2/6/2021	3:02 PM	Government Moral Issues	Rick Astle talks about how to effectively prepare our hearts to pray and what should be our focus when praying for our nation and it's leaders.	15:00
Unshackled!	2/7/2021	10:00 PM	Alcoholism Drug Abuse	Walter Terrell experienced years of abuse as a child, and he turned to drugs and alcohol to numb the memory of that suffering.	28:00
SRN News	2/8/2021	Top of Hour Newscast	Education Employment	Efforts have been made, somewhat successfully, to reopen schools following massive closures due to the pandemic.	0:30
SRN News	2/10/2021	Top of Hour Newscast	Government	The Senate will begin the trial to convict following the second impeachment of former President Donald Trump.	0:30
My Money Life	2/11/2021	5:02 PM	Finances	Is your food bill going up? Newsmax reported that global food prices reached a six-year high in December and are likely to keep rising into 2021.	2:00
SRN News	2/11/2021	Top of Hour Newscast	Employment	There have been 793,000 less cases for unemployment last week.	0:30
SRN News	2/12/2021	Top of Hour Newscast	Healthcare Health Issues	Governor Andrew Cuomo ordered 9,000 elderly patients from hospitals into nursing homes in the early days of the pandemic.	0:30
Unshackled!	2/14/2021	10:00 PM	Family	Patrick Brighton lived for himself. He followed his pride and lustful desires wherever they drove him. It wasn't until he came close to losing his family forever, that he discovered his need for forgiveness and grace	28:00
My Money Life	2/15/2021	5:02 PM	Finances	Saving protects and prepares us for planned and unexpected expenses. Whether for emergencies, vacation, car, home, or retirement, setting aside money is essential. Everyone can save some amount of money.	2:00
Conference Pulpit	2/16/2021	8:00 PM	Marriage Family	Frank Hamrick discusses the topic on how men are to establish a good relationship with their wife and children.	45:00
My Money Life	2/17/2021	5:02 PM	Cost of Living Finances	Advice for newlyweds: Don't increase your lifestyle; Live on one salary, save the other; Max out retirement savings; Get some insurance; Enjoy life together.	2:00
SRN News	2/18/2021	Top of Hour Newscast	Natural disasters	Blister cold temperatures and snow continue to wreak havoc in Texas.	0:30
Weekend Connection	2/20/2021	3:02 PM	Parenting	Lisa Trofe, Managing Director of the Juvenile Products Manufacturers Association, discusses baby safety, and childhood safety.	15:00
Unshackled!	2/21/2021	10:00 PM	Alcoholism	As a child, Amelia Walker watched her parents numb the strains of life with alcohol and work. She wondered if life had any more meaning and if so, where could she find ultimate security?	28:00

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My Money Life	2/22/2021	5:02 PM	Finances	A no-spend month can build your savings. Sound impossible? Nah, you get to set the rules. The challenge requires thoughtful, disciplined spending. Ponder, "What purchases are controlling my life? What could I eliminate? What options do I have besides spending money?"	2:00
My Money Life	2/24/2021	5:02 PM	Elderly	Nearly 2 million people live in group homes, nursing homes, and assisted living facilities. Covid has made it tough! Years ago, relatives combined resources to care for parents and grandparents, but smaller families have spread the care among fewer children. Today, millions of Americans work as unpaid caregivers for a growing population of elderly adults. Caregivers are dipping into savings, adding to their debt, and delaying retirement. Many have had to quit jobs or cut back hours. They not only worry about their finances, but they struggle with depression, fatigue, and care-induced health issues such as back pain. Ideally, family members should plan ahead to work out each person's role and responsibility. That way, if and when the time comes, plans are implemented smoothly.	2:00
My Money Life	2/25/2021	5:02 PM	Finances	Two things to help your financial portfolio: diversify your investments and income sources, and get out of debt.	2:00
Weekend Connection	2/27/2021	3:02 PM	Marriage Family Employment	Author and businessman Ron Alford talks about goals, change and family.	15:00
Unshackled!	2/28/2021	10:00 PM	Disabilities	Born with what most people would call a handicap, Gigi Williams struggled to rise above her circumstances and live her life to the fullest. The question is could she learn to live a meaningful life while dealing with what seemed impossible?	28:00
My Money Life	3/2/2021	5:02 PM	Media Finances	A Wall Street Journal analysis shows that the combined number of US subscribers for the largest streaming platforms is up 50% from this time last year. Streaming services really add up, and streaming is only one type of subscription.	2:00
My Money Life	3/3/2021	5:02 PM	Taxes Finances	Tips for filing your taxes: First, be honest. Never give false information or numbers you can't support with documentation. Second, organize your paperwork in one place. Include W-2s, 1099s, property tax, vehicle registration, charitable contributions, medical expenses, and more if you itemize. Third, know the law.	2:00
Building Blocks for the Family	3/4/2021	1:30 PM	Homosexuality	Rosaria Butterfield addresses the issue of homosexuality and how to find hope in the Gospel and be delivered from this.	28:00
My Money Life	3/4/2021	5:02 PM	Taxes	What's your attitude when preparing your income taxes? The investment of a few hours can help reduce your tax expense and possibly create a refund. So work with a good attitude! It's important to claim all the tax deductions and tax credits that you can. Simply read the IRS rules and see if you qualify.	2:00
SRN News	3/5/2021	Top of Hour Newscast	Employment	Employers added 379,000 jobs in February and unemployment fell to 6.2%.	0:30
Weekend Connection	3/6/2021	3:02 PM	Consumer Protection Health Issues Taxes	2020 was filled with many hurdles, questions and difficulties because of the pandemic. ID theft showed itself through the filing of unemployment benefits and fraudulent SBA loans. At this time, cybercriminals are leveraging the covid crisis through vaccine scams as well as tax ID theft. The identity theft resource center helps consumers with information to protect their personal identifiable information and can offer help to mitigate an ID theft crisis for a victim.	15:00
Unshackled!	3/7/2021	10:00 PM	Parenting	Something in us longs to hear a father telling us, "Don't be afraid, I'll always be here for you." For one young man, the search for a father's voice took him places he never imagined.	28:00
My Money Life	3/9/2021	5:02 PM	Finances	Advice from Chuck Bentley: If you've paid off your mortgage, you know the peace of mind that comes with owning your home, but if you're in the process of paying yours off early, don't neglect other financial goals. Pay off your high-interest debt first. Credit cards, payday loans, car loans, and personal loans usually cost more than a mortgage. Plus, that interest isn't tax-deductible. With mortgage interest at record lows, consider refinancing. Calculate how long you need to stay in your home to justify the cost. Make sure there's no prepayment penalty if you desire to pay it off early. Think about a bi-weekly payment schedule to make an extra monthly payment each year. Another simple trick is to round up your payment. If it's \$1,450, round it up to \$1,500. It doesn't sound like much, but over time it adds up. Plus, you have the flexibility of dropping back down to the normal payment if you need the extra cash.	2:00
My Money Life	3/11/2021	5:02 PM	Finances Civil Liberties	Identity theft is a multibillion-dollar industry. A few pieces of information from your garbage is all someone needs. Are you working from home? It's important to protect not only your own information but that of others. It keeps you in compliance with the law and helps eliminate clutter and fire hazards. If you fail to report phony charges on your debit or credit cards within a certain period of time, you could be held responsible for the loss. It takes an average of 6 months and roughly 200 hours of work to recover your identity once compromised.	2:00
Building Blocks for the Family	3/12/2021	1:30 PM	Marriage	John Hutcheson, in his topic title: "I Can't Hear You" talks about the importance of communication to make a marriage successful.	28:00

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My Money Life	3/15/2021	5:02 PM	Transportation Family Finances	It's possible that you're paying hundreds of dollars too much for your car insurance. Several factors affect the cost of coverage besides your driving record. Someone who is financially responsible is probably going to act more responsibly in other areas of life as well. So work on raising your credit score, then get a new quote. The youngest and oldest drivers are involved in more wrecks than others. The make and model of your car may raise your rates if they cost more to repair or cause more damage in collisions. Newer cars cost more to replace, so insuring them is more expensive, but safety features can lower your rates. The more you drive, the higher your premiums because you increase the likelihood of being in a wreck.	2:00
My Money Life	3/16/2021	5:02 PM	Parenting Finances	Most of us don't think about buying life insurance for our children. This insurance protects you from the financial cost of 3 different scenarios. First is the cost for a funeral and burial. Second is the impact of lost income. The death of a child creates emotional strain on your ability to work. Third is debt.	2:00
My Money Life	3/18/2021	5:02 PM	Finances	The average credit card debt in America is \$5,300. In 2019, it was \$6,200. Hopefully, people are wising up to the financial damage of high-interest rates on debt. Covid has impacted spending, and maybe stimulus checks are being applied towards debt.	2:00
Weekend Connection	3/20/2021	3:02 PM	Education Youth	Christian Apologist Ken Ham discusses the fallacy of Christianity being incompatible with science and challenges parents to prepare their children for the onslaught they will face from those who try to discount the Biblical record of Creation.	15:00
Unshackled!	3/21/2021	10:00 PM	Family	From an early age, Brenda walked through hardships no child should have to endure. Through the pain of divorce and the trauma of her mom's life-threatening accident, Brenda learned to rely on God to carry her through the difficulties of this world.	28:00
My Money Life	3/23/2021	5:02 PM	Finances	Are you driven by bottom-line results? Many rationalize bottom-line results, thinking, "If the returns are good, it doesn't matter if my source of counsel or the means to my desired outcome aren't godly - right? Money's neutral." Well, money is neutral.	2:00
My Money Life	3/25/2021	5:02 PM	Housing	Housing is the largest expense in a budget. Renting provides flexibility, liquidity, and low-stress living. Buying grants tax benefits, equity, appreciation, and steady payments, but ownership also creates expenses.	2:00
Weekend Connection	3/27/2021	3:02 PM	Depression Family	Ron Hutchcraft speaks about "Hope When Your Heart is Breaking," a book that he wrote after the death of his wife. He offers guidelines for dealing with grief.	15:00
Unshackled!	3/28/2021	10:00 PM	Crime/Law & Order	Early on, Larry Wilson felt envy toward those that had the "good life" or were born into prosperity or a healthy home. That envy turned to hate and that hate turned to crime. It looks like a hardened career criminal was all he'd ever be until he came to the end of himself, and discovered a reason for hope.	28:00