

KYCR Issues Programs List

Quarterly Issues Programs List for Station – KYCR October 1 – December 31, 2023 Placed in the Public File – January 10, 2024

Section I. Issues

The station has identified the following issues as significant issues facing our community in this quarter:

- A. Economy:** National and local economic news, policies, and financial analysis.
- B. Business/Financial Advice:** Advice for saving money and starting/maintaining a business.
- C. Education:** Issues relating to education in our community.
- D. Real Estate:** This section covers market trends and news, strategies for home improvement, industry experts and small business professionals, HOA law and mortgage interest rates.
- E. Local Sports:** Broadcasts of local sports.

Section II. Responsive Programs

The station has broadcast programming dealing with each of the above-referenced issues. Programming dealing with each issue is set out below.

A. ECONOMY

“The King Banaian Show” – Broadcast October 7, 9:00 AM; Duration 45 Minutes.

Show Host, King Banaian, talked about the recent jobs report data from bls.gov and discussed which sectors have increased and may have dropped off. King detailed each sector and tied in credit card debt and the value of having a 2nd job. King discussed the causes and effects of secondary employment. King shared the self-employment data and what it showed over the last few months. King also discussed part-time employment. Additionally, he talked about some seasonal growth in the higher education sector. King detailed the growth in the construction sector and speculated on the next jobs report.

“The King Banaian Show” – Broadcast October 14, 9:00 AM; Duration 45 Minutes.

King talked about inflation data and rate hike cycles and what is measured. The inflation rate is subject to many interpretations and King explained each. King talked about filters for CPI and the method that leads to certain assumptions. King continued with measurements of core CPI and talked about inflation being high.

“The King Banaian Show” – Broadcast November 18, 9:00 AM; Duration 45 Minutes.

King talked about the price of a turkey dinner according to Farm Bureau and how it is down from a year ago. King mentioned inflation and the upcoming Thanksgiving holiday and what it costs to earn that dinner with work prepping for said holiday. King broke down recent CPI data and CORE CPI. King talked about prices like insurance/recreational/energy etc. King said that the first month of the 4th quarter shows a normal growth pattern.

“The King Banaian Show” – Broadcast December 2, 9:00 AM; Duration 45 Minutes.

King talked about PCE inflation price index data and how people are so caught up in monetary policy. King talked about income and what is happening in that area. King mentioned inflation and the forecast from “experts”. He mentioned the price of groceries and increased retail prices compared to previous years. King

mentioned reading inflation and how consumers can dictate the rate of inflation. King talked about what it will take for the FED interest rate to reach around 4%.

“The Ramsey Show” – Broadcast October 4, 1:00PM; Duration 1 Hour.

Title: “Quit Chasing the Latest Financial Trends”

George Kamel & Dr. John Delony answered questions and discussed: Why cars are the stupidest things we buy (and how to get out of a lease early) "How do we manage rent and a mortgage?" "How do I deal with a potential government shutdown the next time around?" "What should I do with a bonus from work?" "We disagree on paying off our debt." "Why George was right about NFTs being a poor investment," "Pull from mutual funds to pay off our house?" "Do I need a realtor to build a home?" "Should my fiancée stay home with our kids?" "How do I budget my new income?" "The car salesman lied about the final cost of my car," "Should we buy an apartment for my daughter?" "Should I sell or repair my car?"

“The Ramsey Show” – Broadcast November 30, 1:00PM; Duration 1 Hour

Title: “Breaking the Paycheck-to-Paycheck Cycle”

Jade Warshaw & Rachel Cruze answered questions and discussed: "Should I pull from my 401(k) to pay off debt?" "What's the best way to pay off my truck?" "How should I save money for the future?" "Can we afford to stay in our current apartment?" Living paycheck-to-paycheck, "How can we fix our finances?" "Scammers are after my father, what can I do?" "We hate the house we bought," "How do I start investing?" "Should we give Christmas gifts to teachers?" "Should we pay off our house before investing?" "Pay off debt before buying more rentals?" "Should I drop my car insurance?" "Pay off debt before buying more rentals?"

B. BUSINESS/FINANCIAL ADVICE

“The Ramsey Show” – Broadcast October 25, 1:00 PM; Duration 1 Hour.

Title: “Think About the Future When You Make Decisions Today”

George Kamel & Rachel Cruze answered questions and discussed: Take out 401(k) loan to pay off my car? George and Rachel react to Ramsey's most-hated financial advice, "Should I use a VA loan?" "Sell our only car to get out of debt?" "How can I pay for college without student loans?" "Should we wait to buy property?" Getting back on track with the Baby Steps "We owe the IRS \$150,000, what can we do?" "How should we manage our investments?" Buying a car while on Baby Step 2, "My wife wants to buy a \$1500 baby stroller!" "Pay off our house or save for kid's college?" "How long should I pause retirement?" "My husband left us."

“The Ramsey Show” – Broadcast December 14, 1:00 PM; Duration 1 Hour.

Jade Warshaw & Ken Coleman answered questions and discussed: "Should we travel out of the country for a wedding while paying off debt?" "How do we restart the Baby Steps?" "Is it okay to take out a mortgage?" "Can I get a college degree without debt?" The "American Nightmare" created by the US's obsession with debt, "How can I know my value in the job market?" "Would it be smart to buy a \$65K car?" "How can I get my finances under control?" "Should I sell my house to pay off debt?" "How should I go back to school?" "Budgeting while in a high cost-of-living area," "How do I prepare for a potential strike?"

“The King Banaian Show” – Broadcast October 7, 10:00 AM; Duration 45 Minutes.

King talked about the difference between an inflation report and a jobs report. King talked about the market recently reacting to the "slow down." King talked about the yield curve and what it is and whether certain bonds are protected or not. King continued with the conversation of what is a yield curve and what they look like, especially over time. King talked about possible rate hikes and long-term rates and gave his best advice.

“The King Banaian Show” – Broadcast October 14, 10:00 AM; Duration 45 Minutes.

King talked about GDP numbers being forecast coming in at 3% and possibly remaining higher for longer. King explained how demand for funds has raised rates and he gave reasons for interest rates skyrocketing and defined what "crowding out" means. King talked about 3% inflation with 4% unemployment. King talked about the "natural rate", or the "real rate" and King explained what that is and what it means for the future of America.

"The King Banaian Show" – Broadcast November 18, 10:00 AM; Duration 45 Minutes.

King talked about a "soft landing" and King described what that means in the past week's data. King talked about recession and how everyone is predicting a soft landing and where all the hard landing forecasting went. King talked about risk and how it has been data-dependent, and King explained why.

"The King Banaian Show" – Broadcast December 2, 10:00 AM; Duration 45 Minutes.

King talked about the jobs report, gave his thoughts on the unemployment rate and what people are focused on, and what data we should really pay attention to. King broke down the household data and explained what it was showing. King mentioned the labor market and what the numbers were showing. He finished off by talking about retail and the slow seasonal hiring and the wage data.

C. EDUCATION

"Education America" – Broadcast October 22nd, 7:00 AM; Duration 30 Minutes.

Rebekah and Abigail discussed the impact of upcoming School Board elections. Christine Trooien, co-founder of Minnesota Parents Alliance, talked about the organization and what it is doing for the community and the barriers they're trying to break down. All three discussed the lack of literacy and other issues regarding basic skills conveyed through K-12 education. They transitioned to the upcoming school board elections and recent news regarding several school board races.

"Education America" – Broadcast October 28th, 7:00 AM; Duration 30 Minutes

Rebekah and Abigail were joined by Daniel Suhr, Senior Legal Fellow at the National Opportunity Project, who discussed K-12 education hiring. Daniel detailed the National Opportunity survey and their data regarding the hiring practices for teachers.

"Education America" – Broadcast November 5th, 7:00 AM; Duration 30 Minutes.

Rebekah and Abigail continued their discussion with Daniel Suhr about the legal landscape for school choice. Daniel detailed what he is seeing nationwide and the battles he's fighting. Daniel explained what Blaine Amendment is. Daniel recommended what parents should do in states in which school choice hasn't expanded. Daniel shared some anecdotes highlighting places where school choice is expanding and he talked about the demand for alternatives. Daniel explained why school choice will not "destroy" the public school system and will benefit public schools.

"Education America" – Broadcast November 26th, 7:00 AM; Duration 30 Minutes.

Rebekah and Abigail were again joined by Daniel Suhr, and they discussed how teachers' unions impact student education. Daniel detailed news of the recent Portland, Oregon school strike in one of the larger school districts and how it prevents children from attending school.

"Education America" – Broadcast December 10th, 7:00 AM; Duration 30 Minutes.

Rebekah and Abigail were joined by Katherine Kersten of The Center of the American Experiment to discuss Social Studies standards and what has been added to them throughout the state of MN. Katherine talked about her recent article regarding Ethnic Studies and how it ties with Critical Race Theory and the

wave it created across the country in education. Rebekah gave her thoughts on how this standard of social studies leads children to resist power structure and how damaging it can be. Katherine went through the grade-level benchmarks that were written in the state board of education standards. Rebekah talked about which students in the inner city are mainly affected.

“Education America” – Broadcast December 17th, 7:00 AM; Duration 30 Minutes.

Rebekah and Abigail welcomed back Katherine Kersten of The Center of the American Experiment and they talked about Ethnic Studies and how it is playing out in the MN state education system. Katherine discussed protestors at Hamas/Israel rallies and mentioned “decolonization” and how it’s being brought into the school classrooms. Abigail wanted the audience to take away that people are not using genuine facts in good faith and how complicated history and people can be. She stated how rage is the new knowledge to get across your thoughts. Katherine mentioned that Edina High School students walked out of school to demonstrate support for Hamas. Katherine mentioned how not knowing and not having tools to use on their own can ruin students’ education.

D. REAL ESTATE

“Where You Live with Gene Sullivan”- Broadcast October 7th, 9:00 AM; Duration 1 Hour

Gene discussed an HOA with flood damage story. The tenant is no longer able to live in those conditions due to water on the property and the tenant claims the HOA is at fault. Gene detailed both sides of the story, including the process of auditing the land to find out if it’s in a floodplain. Gene went into detail about insurance for flood coverage.

“Where You Live with Gene Sullivan”- Broadcast October 14th, 9:00 AM; Duration 1 Hour

Gene started off the show talking about St. Paul following Minneapolis’ lead by eliminating Single Home Zoning as part of the “2040 Plan.” Gene gave his thoughts on that idea and mentioned how Minneapolis has been tied up in court with lawsuits. Gene talked about who this idea came from and mentioned that the HOA Board of Directors has too much power.

“Real Estate Chalk Talk”- Broadcast October 15th, 8:00 AM; Duration 1 Hour

In segment one, Keith Hittner, his son, Keith Jr., and Kelvin Kaemingk of American Equity & Mortgage Consultants, discussed a local market recap and discussed housing inventory. At the end of the episode, they discussed mortgage interest rates and inflation.

“Real Estate Chalk Talk”- Broadcast November 12th, 8:00 AM; Duration 1 Hour

Keith and Jr started off the show with the local “Real Estate Rundown” and gave updates on the market. They discussed recent court cases regarding selling homes and overcharging fees in commissions and Keith and Jr break down what that means for buyers and sellers. Keith talked about how these lawsuits are changing the industry and which sellers/buyers may be impacted by the changes. Keith and Jr talked about all forms of representation and who represents the buyer and the seller.

“Real Estate Chalk Talk”- Broadcast November 16th, 8:00 AM; Duration 1 Hour

In segment 1, the team discussed real estate cycles and the potential for inventory increase as we head toward 2024. In segment 2 the team speculated on 2024 rates and inventory levels. In segment three, Sr. mentions the Keller Williams CEO's comment on the market disruption caused by online real estate sales. In segment 4, Kelvin discussed the recent dip in mortgage rates due to Fed policy and recent economic performance reports.

“Where You Live with Gene Sullivan”- Broadcast December 2nd, 9:00 AM; Duration 1 Hour

Gene talked about a new CA law allowing homeowners to sell accessory dwelling units or ADUs separate from a primary residence. This could be a backyard cottage or a converted garage, for example. Gene

broke down what that means for homeowners and others. Gene talked about property taxes. Gene went through the pros and cons for ADU's. Gene then finished off the show by answering more listener questions.

“Real Estate Chalk Talk”- Broadcast December 3rd, 8:00 AM; Duration 1 Hour

Keith and the team gave a “real estate rundown” following the Thanksgiving holiday and gave their thoughts on the market. The team also gave advice on seasonal markets and with snow coming how and when houses go on the market. Keith explained what kind of market currently exists. The team talked about the mortgage rates and broke it down in the "Money Segment."

E. LOCAL SPORTS

“MN Score” Broadcast October 6, 7:00 PM: Duration 3 hours and 30 minutes.

HALFTIME: Maple Grove 49 Coon Rapids 0 // FINAL: Maple Grove 55 Coon Rapids 6

“MN Score” Broadcast October 13, 7:00 PM: Duration 3 hours and 30 minutes.

HALFTIME: Stillwater 0 Edina 0 // FINAL: Stillwater 7 Edina 14

“MN Score” Broadcast October 19, 7:00 PM: Duration 3 hours and 30 minutes.

HALFTIME: Minnetonka Maple Grove // FINAL: Minnetonka 13 Maple Grove 27

“MN Score” Broadcast October 27, 7:00 PM: Duration 3 hours.

In week one of High School playoff football, Edina pistol-whips Farmington 42-0.

“MN Score” Broadcast November 10, 7:00 PM: Duration 3 hours.

HALFTIME: Eden Prairie 15 Lakeville North 3 // FINAL: Eden Prairie 21 Lakeville North 3

“MN Score” Broadcast November 17, 7:00 PM: Duration 3 hours.

HALFTIME: Edina 21 Eden Prairie 7 // FINAL: Edina 28 Eden Prairie 7

“MN Score” Broadcast November 24, 7:00 PM: Duration 3 hours.

HALF: Edina 7 Centennial 21 // FINAL: Edina 27 Centennial 28

PSAs in Filler Rotation

FOF Help Center-Parenting
FOF Help Center- Personal
FOF Help Center-Disaster
FOF Help Center – Marriage
PSNFDA01503_Just In Case-
PSNFDA01504_Just In Case-
Americans-Marines 30
Explore MN Tourism MBA
Hazelden Betty Ford 1- Adult
Hazelden Betty Ford 2-Youth
Hazelden Betty Ford 30
Lifesource V1 30
Lifesource V2 30
Lifesource V3 30
Mental Health MN ANXIETY
Mental Health MN DEPRESSION
Minnesota Retain 30sec
MnDOT 30 Sec Spot

END OF REPORT