

SALEM MEDIA GROUP

KDOW-AM

Palo Alto - San Francisco – San Jose

**Quarterly Issues &
Programs Report**

First Quarter 2023

(For the period covering January 1st, 2023 – March 31st, 2022)

**Compiled By Craig Roberts
Prepared for the Public Inspection File April 10, 2023**

KDOW-AM
Palo Alto - San Francisco - San Jose
Quarterly Issues & Programs Report

This report contains an overview of the public affairs programs and announcements aired by KDOW-AM Radio for the quarter just ended. For 74 years now, KDOW-AM has demonstrated a firm commitment to serve its listeners by airing in-depth interviews with newsmakers, community activists and community leaders in an effort to address matters that affect the quality of life here in Northern California.

KDOW-AM airs a program that runs at various times during the weekend during peak listening hours called ***“Money Pulse”***, hosted by broadcast veteran Craig Roberts. Locally produced, the program seeks to address areas of interest and concern to those living in both our community of license as well as the surrounding areas well within the reach of our signal addressing issues related to personal finance and money management insights with the nation’s leading financial advisors.

In addition, KDOW-AM airs a weekly public affairs program called ***“Life!Line with Craig Roberts”***, which is presented each Sunday morning. Locally produced, the program seeks to address areas of interest and concern to those living in both our community of license as well as the surrounding areas well within the reach of our signal.

Topics and areas of concern addressed by the program include, for example, health matters (early cancer detection, treatment and prevention) education (home schooling, funding of public education and comprehensive student/teacher performance guidelines) women’s issues (menopausal treatment, breast cancer awareness, employment) and issues of concern to minorities (bi-lingual education, immigration issues, racism), among dozens of other topics.

Issues to be addressed are culled out from a vast list of local activists, listener feedback and interview requests from local and regional community leaders.

Additionally, the program provides opportunities for listeners to speak out on topics of concern, as well as the chance to speak directly with experts and community leaders on a variety of topics that affect the quality of life for them and their families.

The station also airs messages of thirty to sixty seconds in length throughout its broadcast schedule provided to us by a number of community-based and government-based organizations. Subjects in the recent past have included but are not limited to crime reduction, recycling program awareness, senior issues, assistance programs for parents of children with learning disabilities and immunization programs for people at risk (elderly/HIV/children).

The following is a list of problems, needs and interests compiled from over two hundred interviews from a diverse list of community leaders throughout the Bay Area and Northern California.

Problems Needs and Interests

1. Minority Challenges (discrimination, housing, employment, education).
2. Problems of the Elderly.
3. Youth and Education.
4. Unemployment, Finances and the Economy.
5. Gender Challenges (women suffering discrimination, employment problems, and domestic violence).
6. Environment.
7. Urban Problems (overcrowding, urban blight).
8. Housing.
9. Health & Covid-19 Pandemic.
10. Crime and the Criminal Justice System.
11. Voters Rights & Elections

The following pages list some of the programs that have dealt specifically with the afore-mentioned list of issues and problems. In addition, because of the nature of our basic programming philosophy and program content, many of our programs often address one or more of these issues on a daily basis. Included is a multiplicity of issues confronting American society today, particularly those dealing with crime, drug and alcohol abuse, racism, sexism, ethical and moral conduct, sexual mores, familial relationships, education, international relations, and terrorism.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu., Jan. 10, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-6:00pm

Guest: BOB ZADEK

- > Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.
- > Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.
- > author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: 2022 in Review

CONTACT #: [REDACTED]

b/a: [REDACTED]

www.BobZadek.com

Year in Review: Dobbs, Student Loan Debt forgiveness, Ukraine, and Twitter Files

Dobbs

☞ Alito's majority opinion said that *Roe* was a bad enough decision that it hurts the court's legitimacy more to let it stand than to reverse the course set in the 1970s. Alito believes our understanding of constitutional history is an evolving phenomenon and the court is better at interpreting the Constitution than the Burger court was, when *Roe* was decided.

☞ Dobbs did not make abortion illegal. It has merely held that abortion is **not a constitutional right**. Nor did the decision did not create new rights for an unborn fetus, but merely reversed the previous decisions holding a constitutional right to an elective abortion. However, **abortion is now illegal in 12 states. Other states like California have responded by making abortion laws even less strict.**

On Monday night, a report broke that the Supreme Court has privately voted to overturn *Roe v. Wade*, according to a leaked initial draft majority opinion in *Dobbs v. Jackson Women's Health Organization* obtained by Politico.

If *Roe* is overturned, the Guttmacher Institute predicts that abortion would be explicitly or effectively outlawed in at least 26 states. According to one estimate, 41 percent of women of childbearing age, mostly across the South and Midwest, would lose access to their nearest clinic, potentially increasing their average travel time by hundreds of miles. And Republicans have already been chipping away at access in these states for years, making abortion virtually inaccessible even if technically legal.

Ukraine

👉 The U.S. has directed more than \$50 billion to Ukraine.

👉 Russia has a legitimate complaint in the sense that the United States made guarantees in the 80s and 90s about not expanding NATO eastward. Even if Putin is a bad actor, but dealing with reality means accepting his motivations at face value rather than conspiracy theorizing about grander ambitions

👉 "Spheres of influence" is an outdated concept according to Washington – we don't simply let Russia have control over some region of the globe. We are now seeing the re-emergence of history with Russia's sending 100,000 troops to the Ukrainian border.

👉 There is no more damaging idea in foreign policy than taking military action to "preserve credibility." Overextending in a region unrelated to U.S. interests would be a gift to true rivals like China.

👉 The conflict began due to questions over Ukraine's potential future membership in Nato. Nato doesn't want Ukraine in Nato because it is not willing to defend it from potential attacks. There are many potential compromises that would avert a war, and none of them involves U.S. sending troops to Ukraine. There is little reason for the U.S. to beef up its military presence in Europe. European countries are unifying around this issue, and might finally start paying for their own defense rather than being free-riders on the U.S.

Knowing When to Stop (The American Conservative)

Among foreign policy mandarins in present-day Washington, "spheres of influence" have become anathema. Prior generations of U.S. policymakers thought otherwise. Indeed, no great power in recent history has pursued the concept more assertively, albeit with mixed results. To pretend that spheres of influence are alien to the American tradition of statecraft is to engage in self-deception.

Among foreign policy mandarins in present-day Washington, "spheres of influence" have become anathema. Prior generations of U.S. policymakers thought otherwise. Indeed, no great power in recent history has pursued the concept more assertively, albeit with mixed results. To pretend that spheres of influence are alien to the American tradition of statecraft is to engage in self-deception.

Respecting spheres of influence, i.e., Soviet Union in Cuba, helped avoid WWII during the Cold War.

The United States in our own time offers a master class on how not to do it. Until the last decades of the 20th century, the Middle East occupied the periphery of the American Empire. After 9/11, fully incorporating the region into Washington's globe-spanning sphere of influence became a priority and the rationale for multiple wars of choice intended to establish American regional primacy. The result was a debacle.

Today Moscow and Beijing each seem intent on delineating a sphere of influence in their own near abroad. Sooner or later each of them will confront the question of where to stop. Who knows? They might even learn from the folly to which the American empire succumbed.

Student Loan Debt Forgiveness

☞ The new executive order uses an emergency clause to forgive up to \$10,000 in loans for those who earn less than \$125,000. It is one-time forgiveness, and excludes those who graduate next year, while foisting a heavy burden on taxpayers.

☞ The economic arguments against this are that it will raise tuition prices (increase the moral hazard), generate inflation, and will not reduce long-term student debt obligations, which will quickly return to former levels.

☞ The moral arguments have to do with the inherent unfairness – punishing those who diligently paid off their loans and made sacrifices to do so. Those who did not pay their loans will now enjoy an unfair advantage.

☞ There are now two Supreme Court challenges

First, the 8th Circuit Court of Appeals unanimously granted a preliminary injunction blocking the program while the legal proceedings continue. In that case, a coalition of Republican-led states had argued that the loan forgiveness initiative deprives the states of revenue because loan consolidations would remove payment streams from state-affiliated agencies associated with an older federal student loan program called the Family Federal Education Loan Program, or FFELP for short.

Supreme Court Decides to Hear Second Case Challenging Legality of Biden's Loan Forgiveness Plan

Today the Supreme Court decided to hear *Department of Education v. Brown*, a second case challenging the legality of President Biden's \$400 billion loan forgiveness plan. In a brief order, the Court indicated that the case will be argued in February, probably at the same time as the other loan forgiveness case accepted by the justices: *Biden v.*

Ilya somin says:

it's an illegal usurpation of Congress' power of the purse under a dubious emergency power pretext.

Unfortunately, President Biden's recent decision to cancel up to \$600 billion in student loan debt for borrowers earning up to \$125,000 per year (\$250,000 for married couples) has much in common with Trump's border wall diversion. It too uses a dubious assertion of emergency powers to circumvent Congress' power of the purse in order to promote a harmful policy the president could not have pushed through otherwise. As Elizabeth Goitein, a leading liberal expert on emergency powers, points out in the *Washington Post*, in both instances the president was using emergency powers to "to get around Congress, when Congress has considered a course of action and rejected it."

Biden has, however, managed to outdo Trump in the sheer scale of his raid on the treasury. Whereas the "former guy" (as Biden calls him) sought to divert about \$10 billion in Pentagon and drug interdiction funds to the border wall, Biden's loan forgiveness plan exceeds that sum many times over, possibly shelling out as much as \$600 billion. Biden is making executive usurpation of Congress' spending power great again—indeed, even greater than under Trump!

Twitter Files

⚠ The Twitter files reveal – among other things:

Pt. 1) The company's collusion with the Biden Team to suppress accurate information about Hunter Biden's laptop, in violation of their own policies

Pt. 2) The creation of "blacklists" against COVID dissenters, like Dr. Jay Bhattacharya, that prevented their tweets from trending – done in the name of stopping spread of misinformation.

Pt. 3) Removal of Trump – again in violation of their policies (claiming incitement to violence) – amid close "partnerships" with DHS and FBI

⚠ Censorship of "misinformation" is problematic – whether coming directly from a government (as in China), or from a private company under direct pressure from government (as in America). Will Duffield of Cato calls this "jawboning," and suggests it may violate the 1st amendment, even if the same restrictions would have been legal if they came purely from the private company. Private entities are not bound by the 1st amendment, unless government is demanding that they silence certain content.

The "Twitter files" reveal the extent of collusion and censorship by Twitter at the behest of government.

5. In an early conception, Twitter more than lived up to its mission statement, giving people "the power to create and share ideas and information instantly, without barriers."

The fact that Biden campaign managers were calling for specific accounts and tweets to be banned blurs the line between a private company's right to censor, and the government violating the first amendment.



PROGRAM DATE: Thu. Jan. 12, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30p

Guest: **BRAM BEGONIA**
> CEO, Bay Area Rescue Mission

Issue Discussed: potential effects of this extreme weather on the homeless population AND to comment on the video of the San Francisco shopkeeper that turned his hose on the homeless woman?

CONTACT #: [REDACTED]

www.BayAreaRescue.org

Gallery owner soaks homeless woman with garden hose in viral video

The owner of a posh San Francisco art gallery is being showered with scorn after he was nabbed on viral video spraying a homeless woman with a garden hose.

SAN FRANCISCO

However, the gallery owner insisted that the whole community has failed her.

“The whole neighborhood is a part of this situation,” Gwin told NBC Bay Area News.

“The police force is a part of this situation. The city and the social services is a part of the situation. There have been repeated attempts to try to help this woman who is psychotic,” he continued.

“There’s absolutely nothing that can be done. They’ll take her to a shelter, and they will turn her out in two days. They will take her to the hospital, they will release her within a day.”

But the video — which was first posted to TikTok before it was widely shared on Twitter, garnering thousands of views — drew the ire of online critics.

Gwin claimed there have been repeated attempts to ask for help.

“I don’t care how frustrated somebody is, this is not the way human beings treat other human beings,” San Francisco Board of Supervisors President Aaron Peskin, whose district includes the gallery, told the San Francisco Chronicle.

“It’s unconscionable,” he said. “It’s abuse.”

Others on social media also fumed.

“If housing is a human right, then discrimination and violence against someone bc of their housing status is a human rights violation, correct?” Twitter user Brittnei wrote.

“Collier Gwin is a vigilante and must be prosecuted for assault unless the city condones this and wants to see similar actions,” she said.

The footage shows Gwin matter-of-factly spraying the woman, later identified as “Cora,” as she screams.

“Are you gonna move?” Gwin is heard yelling. “Move.”

San Francisco art gallery owner Collier Gwin says he doused a homeless woman with a hose because he is frustrated that authorities haven’t been able to do anything.

Edson Galvez, who posted the video online, told NBC he was stunned.

“I started recording the guy and this guy is like pouring water on plants,” he said. “And then I saw the lady like this, and I was like, ‘Oh no! That’s a lady.’”

“Ok, that lady doesn’t go inside the business,” said Galvez, co-owner of the nearby Brioche Cafe.

“She sleeps on the street, but she’s very calm, yeah. I was putting quarters on the parking meter right now and she was passing by.”

Still, Galvez conceded he could “understand both parties.”

"I feel sorry for the tenant, I feel sorry for the lady. But police had come out one time and he said there's nothing they can do," the local said.

Police reportedly responded to the scene after the incident but Gwin didn't answer, according to the NBC report.

Marin County activates emergency shelter in San Rafael

SAN RAFAEL -- Marin County activated its severe weather emergency shelter starting Wednesday for people experiencing homelessness in anticipation of more heavy rain hitting the Bay Area this week.

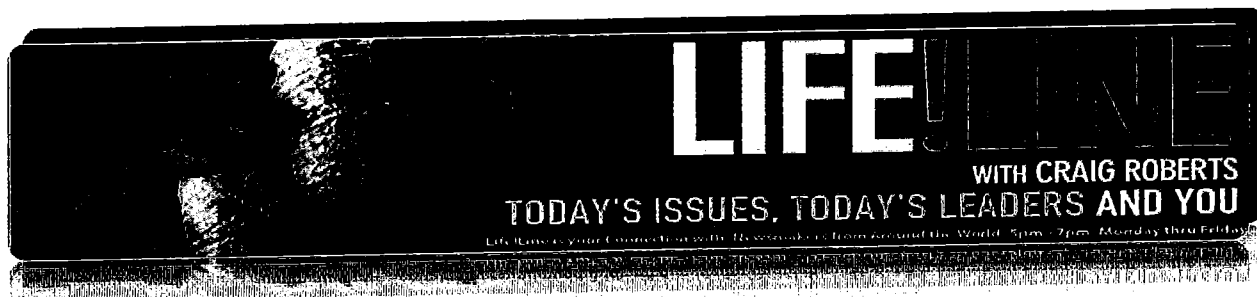
The overnight warming shelter is located at the Marin County Health and Wellness campus located at 3240 Kerner Blvd., in San Rafael. It will be open from 5 p.m. Wednesday to 6:30 a.m. Thursday. Individuals are encouraged to sign in by 8 p.m. Wednesday.

Heavy rain is forecast Tuesday night through Thursday, according to the National Weather Service, along with a high wind warning through Thursday morning. A flood watch is active through Thursday afternoon.

KPIX 5 First Alert Weather: Current Conditions, Forecasts, Alerts For Your Area

The shelter is being jointly operated by the county's Health and Human Services Department and Episcopal Community Services of San Francisco, according to Tyler.

The emergency shelter is activated when forecasted rainfall is expected to coincide with other hazardous conditions.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE (or the weekend of): Thu., Jan. 12, 2023

PROGRAM/SEGMENT TIME: 5:35-6p

Guest: *VERNE TYLER*

> *Founder, Hosanna Homes & Hosanna Parent Project*

Issue Discussed: new parenting project class beginning 1/22/23

CONTACT #: [REDACTED]

b/u: n/a

www.HosannaPathways.org & www.ParentProject.com

SUGGESTED TALKING POINTS:

>> A new Parent Project 19 week class series begins Sunday, January 22, 2023 from 9:30 to 10:30 am.

Baby sitting is available.

Please pre-register at www.ParentProject.com

or www.RedwoodChapel.org.

Parenting Purposefully

Empowering Parents and Transforming Kids! Parenting Purposefully classes are specifically intended to empower Christian parents with faith-based parenting principles and skills to raise respectful and responsible children. In an interactive support group setting, parents learn and practice prevention and intervention strategies, particularly for strong-willed, oppositional, defiant and destructive juvenile behaviors. While the Parent Project curriculum is primarily directed to parents who are experiencing challenging behavior(s) from their pre-teen and teen-

aged children, the content is basic and fundamental for all parents who wish to develop parenting skills to avoid potential future challenges and to prepare for those inevitable future challenges.

These classes are perhaps the closest thing you will experience to finally having "A Parenting Manual" for raising your children. The class syllabus cost is \$60.00; however, you don't need to purchase a syllabus to attend the class.

Parent Project training topics: family arguing, mutual respect, positive consequences vs negative consequences/punishment, dating expectations. . . .

Raising Challenging Children in a Challenging World

Parent Project® is a parenting skills program designed specifically for parents with challenging children aged from five to eighteen. Parents learn and practice specific prevention and intervention strategies for oppositional or destructive behaviors, truancy, failing grades, running away, disrespect, alcohol and drug use, gangs, criminal behavior, violence and suicide.

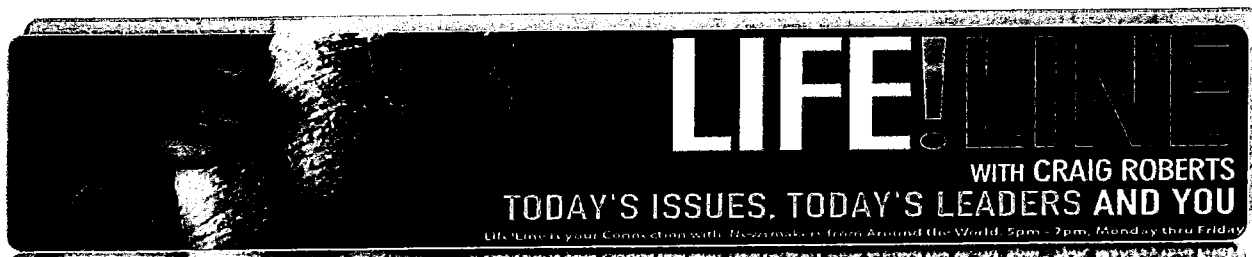
Because of its success in preventing, identifying and intervening in the most destructive of adolescent behaviors, the Parent Project® has won three state awards in California and has been endorsed and adopted for use by academic, spiritual, mental health and juvenile justice organizations throughout the nation.

Parent Project® has been adopted for use by state departments of education, school districts, courts, local law enforcement agencies, probation departments, mental health care professionals, the United States military and communities in 30 states.

Parent Project® classes are presented by Hosanna on a periodic basis in communities throughout the Bay Area in various venues such as churches and schools.

Learn the practical solutions to some of the following challenging situations:

- How can you get your child to be responsible for his actions?
- Never again argue with your child.
- What to do when your child refuses to help around the house?
- What do you do when your child hits you?
- What to do if your kid is a substance abuser and may be addicted.
- What do you do if your child refuses to go to school or refuses to do homework?
- *What can you do to get my kid back if he is in a gang?*



TALK SHOW GUEST & PROGRAM INFO.

5P-7P

PROGRAM DATE: Tu., Jan. 17, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: JOYCE CORDI

Bio from her website:

> Publisher, Reimagine America

> Joyce Cordi offers context rather than commentary on government dysfunction based on her 30 years of hands-on experience managing business transformation activities.

> She was a candidate for Congress from California's 15th Congressional District in 2008, urging voters TO FIRE CONGRESS, elect more business people and fewer lawyers, while accumulating the largest vote total of any opponent ever against the well-funded incumbent.

> A native Californian, Joyce is a long-time proponent of environmental protections – believing that it is not inconsistent for business to be ethical, responsible, and profitable – simultaneously.

Issues Discussed: George Santos – delusional or criminal?

CONTACT #: [REDACTED]

b/u:

ReimagineAmerica.org or www.JoyceCordi.com

George Santos situation is multi-faceted.

- As a candidate, Santos was basically a case of political malpractice!

- This type of disastrous situation is pretty much why we depend on opposition research! WHERE WERE ANY OF HIS POLITICAL OPPONENTS? It shouldn't have been that hard to uncover even a fraction of the lies that he told along the way. ***What happened to basic opposition research?***

FUN FACTS:

> Believe it or not, even though we now KNOW (no more speculation) that he has proven to be a LIAR, and probable criminal –
under Constitution and House rules, **he cannot be forced to resign — even if indicted.**

What the heck??

Nope he can't be indicted...

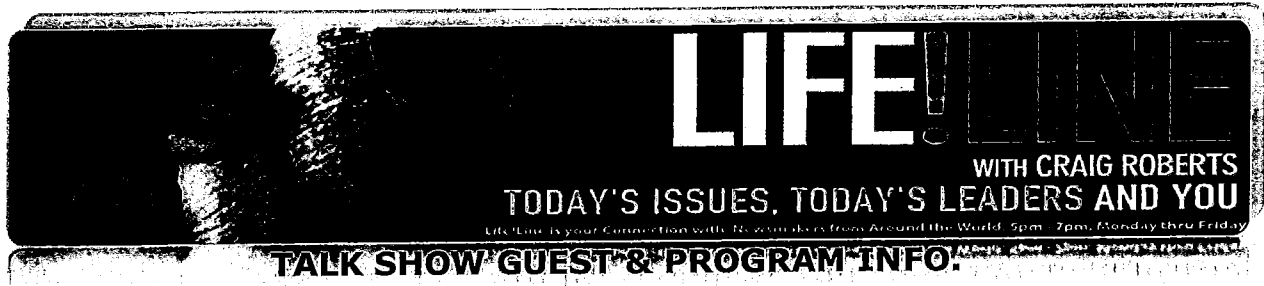
- Not even if Brazil requests extradition.

Can this mess be fixed? How?

- We clearly need better ethics rules and policies — out of the reach and influence of **any** Speaker
- We need a legal provision that would allow for the people of a congressional district to recall a Congress member. This could potentially require a Constitutional Amendment.

NOTE FROM JOYCE:

"If we have time — we can talk about GOP self-immolation -- I have lost count of the number of dyed in the wool conservatives who would not vote for GOP, again, because of their brazen power not progress agenda. The "base" is shrinking..." --



PROGRAM DATE: Tu., Feb. 7, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30pm

Guest: **STEVEN MOSHER**

> internationally recognized authority on China and population issues, as well as an acclaimed author and speaker. He has worked tirelessly since 1979 to fight coercive population control programs and has helped hundreds of thousands of women and families worldwide over the years.

> President, Population Research Institute

> He is also the author of the recently released ***Bully of Asia: Why China's Dream is the New Threat to World Order*** (Regnery) and the best-seller *A Mother's Ordeal: One Woman's Fight Against China's One-Child Policy*. Other books include *Hegemon: China's Plan to Dominate Asia and the World*, *China Attacks*, *China Misperceived: American Illusions and Chinese Reality*, *Journey to the Forbidden China*, and *Broken Earth: The Rural Chinese*.

Topic: update on China spy balloon. How, why and what next?

CONTACT #: [REDACTED]
b/u: [REDACTED]

www.Regnery.com Population Research Institute: www.POP.org

Everything we know about the China balloon

U.S. Navy divers were working to recover debris from a suspected Chinese surveillance balloon that an American fighter jet shot down Saturday after tracking it across the continental United States last week, per the New York Times.

The latest: China's Vice Foreign Minister Xie Feng said Monday he had formally complained to the U.S. Embassy about the incident, which he said had "seriously impacted and damaged both sides' efforts and progress in stabilizing Sino-U.S. relations," according to AP.

- Xie added that the U.S. had used "indiscriminate ... force against the civilian airship that was about to leave the United States airspace, which obviously overreacted and seriously violated the spirit of international law and international practice."
-
- China's Ministry of Foreign Affairs on Sunday called the decision to down the balloon an "obvious overreaction and a serious violation of international practice" adding that it was "reserving the right to take further actions in response," AP reported. China's Defense Ministry reiterated this sentiment.

The big picture: The balloon was downed by an American fighter aircraft above the Atlantic Ocean with President Biden's authorization.

- U.S. military commanders developed plans to take the balloon down over water to minimize risk, the Department of Defense said in a statement. The mission was carried out in coordination and with the support of the Canadian government, the Defense Department said.
-
- The remnants of the balloon were to be taken to an FBI lab in Virginia, for analysis, CNN reports.
-
- The balloon had entered Canadian airspace in the Northwest Territories on Jan. 30 before crossing back over into the U.S. on Feb. 1, per AP.
-
- Canada "strongly supports" the U.S. decision to shoot down the balloon, Prime Minister Justin Trudeau said on social media Saturday, adding that "we'll keep working together ... on our security and defence."

Catch up quick: The Federal Aviation Administration on Saturday issued an airspace closure and paused departures and arrivals from the Wilmington, Myrtle Beach International and Charleston International airports for about three hours to "support the Department of Defense in a national security effort."

- An operation was under way to recover debris from the balloon, AP reports, which was estimated to be about the size of three school buses.

Here's what we know

The Pentagon has accused China of using the balloon to collect information on sensitive military sites, which China denies.

- The Pentagon said when it announced that it was tracking the balloon that it did not present a military or physical threat to people on the ground.
- Pentagon press secretary Brig. Gen. Pat Ryder said Friday that the North American Aerospace Defense Command was closely monitoring the balloon as it moved eastward over the center of the continental U.S. and that it was well above the range of civilian air traffic, at about 60,000 feet.
- Ryder said at the time the balloon was large enough to "cause damage from the debris field if we downed it over an area."

- U.S. officials initially decided against shooting the airship down over safety concerns.
- The Pentagon said Friday night that a second Chinese balloon was traveling south of the U.S., transiting Latin America.

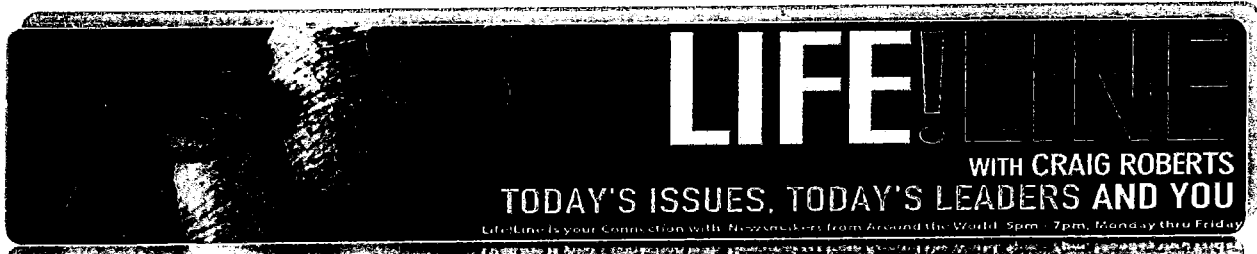
What they're saying: Beijing's Ministry of Foreign Affairs confirmed the balloon was from China, but said it's a "civilian airship used for research, mainly meteorological, purposes" and that it deviated far from its course.

- The Pentagon rejected the claims that it wasn't used for surveillance.

Meanwhile, Secretary of State Antony Blinken on Friday postponed his planned trip to Beijing, saying the surveillance balloon in U.S. airspace "is a clear violation of U.S. sovereignty and international law."

Thought bubble via Axios' Bethany Allen-Ebrahimian: Chinese President Xi Jinping has recently softened his tone towards western nations, hoping for a thaw in relations as he grapples with major domestic challenges.

- But sending a spy balloon directly over the heads of the American populace has accomplished the opposite, greatly raising the sense of a direct Chinese threat to the American homeland.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu. Feb. 7, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:50-6pm

Guest: **PETE PETERSON**

> Dean & Sr. Fellow, Pepperdine School of Public Policy - Davenport Institute at Pepperdine University

ISSUE discussed: Let Freedom Ring Pepperdine University School of Public Policy Gala

PROGRAM GUEST CONTACT #: [REDACTED]
b/u: [REDACTED]

PublicPolicy.Pepperdine.edu

Pepperdine University School of Public Policy celebrates 25th anniversary with 'Let Freedom Ring Gala' featuring Robert C. O'Brien keynote conversation

MALIBU, Calif. — The Pepperdine School of Public Policy (SPP) is celebrating its 25th anniversary Saturday, Feb. 11 with the "Let Freedom Ring Gala," featuring a reception and dinner at the Ronald Reagan Presidential Library at 6 p.m. PST.

The theme "Let Freedom Ring" is derived from the Pepperdine University Affirmation Statement, which declares in part "that freedom, whether spiritual, intellectual, or economic, is indivisible." The event will be an inspiring evening looking back at the unique program's history and looking forward to its exciting future with a keynote conversation led by former U.S. Ambassador and National Security Advisor and Distinguished Senior Fellow at Pepperdine School of Public Policy Robert C. O'Brien.

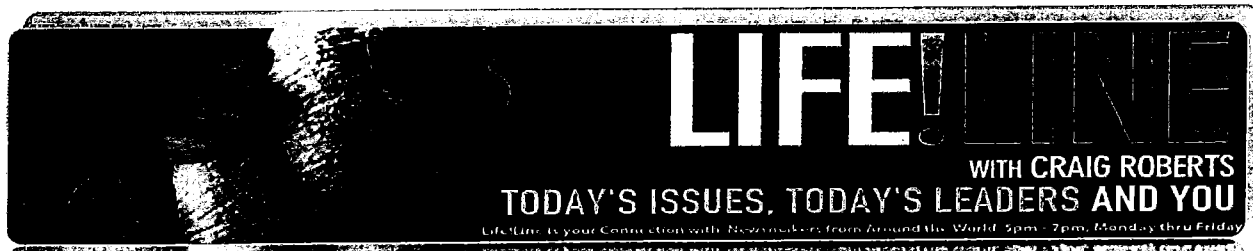
Opening its doors to the first class of graduate students in 1997, the Pepperdine School of Public Policy remains committed to America's founding principles while promoting viewpoint diversity in preparing tomorrow's policy and political leaders. Over 1,000 SPP alumni are serving throughout the country and worldwide in positions of influence across government, nonprofit and private sectors—each able to evaluate public policy through the lenses of history, culture and quantitative analysis.

"More than an anniversary, the School of Public Policy's 25th year is proof of our commitment to a certain set of principles over a quarter century," said School of Public Policy Dean Pete Peterson. "Our theme – 'Let Freedom Ring' – summarizes and embodies our affirmation of ordered liberty and equal opportunity in public policy. I'm excited that our gala will not only look back but cast a vision forward to how we will continue to realize our own founding principles under the wings of Air Force One at the Reagan Library."

This anniversary year has already included several historic announcements including the launch of a new academic center, the expansion of programs in Washington, D.C., and the addition of world-renowned faculty.

1-30-25

Pepperdine University



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu., Feb. 14, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-6pm

Guest: **BOB ZADEK**

> Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.

> Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.

> author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: the problem of public sector unions

CONTACT #: [REDACTED]

b/a: [REDACTED]

www.BobZadek.com

How do you convey to the public the problem of public sector unions which eat up the budget, guarantee police misconduct, etc.?

- Big Idea: Union controls over government should be ruled unconstitutional.
- Howard favors certain Progressive Era ideals like a strong professional civil service, and a strong executive branch, empowered with ability to make decisions. He points out the ways that unions thwart progressive ideals through protecting bad police officers.

Accountability on Trial 22 Apr. 2012

Expansive rights rhetoric undermines what democracy cannot survive without—accountability.

Rights rhetoric sprung out of the 1960s to defend freedom against institutional discrimination. But rights have evolved into an offensive weapon against the legitimate interests of other citizens.

People judging people is the currency of a free society.

Performance in jobs like teacher and police officer depends on subjective qualities that are hard to quantify or assess with traditional rules and procedures. Bosses need to be able to fire those who are not well-suited to the job, like Derek Chauvin.

Early in his Governor's term, Daniels decided to strike down a collective bargaining agreement, because he knew he couldn't get anything done until that was accomplished. Today Indiana has the most efficient state government and 77% approval ratings.

Introduction

Public sector unions erode constitutional and democratic governance.

Derek Chauvin should have been fired based on performance evaluations, but union rules protected him.

Virtually no one can be fired - the public work culture is broken.

Unions thwart progressive goals in the name of protecting terrible workers.

Public service delivery is 35 - 95% more expensive than private.

Elected leaders need to regain authority to run public operations.

Chapter 1 - why nothing much gets fixed

"Collective bargaining agreements bar the most effective management tool—accountability."

The constitution prohibits a law from taking executive authority away from the executive branch.

The **guarantee clause** of Article IV provides that states must have a "republican form of government."

Do either of these conditions hold when unions are allowed to elect their own bosses into office?



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu., Feb. 14, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-6pm

Guest: BOB ZADEK

> Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.

> Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.

> author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: the problem of public sector unions

CONTACT #: [REDACTED]

b/a: [REDACTED]

www.BobZadek.com

How do you convey to the public the problem of public sector unions which eat up the budget, guarantee police misconduct, etc.?

- Big Idea: Union controls over government should be ruled unconstitutional.
- Howard favors certain Progressive Era ideals like a strong professional civil service, and a strong executive branch, empowered with ability to make decisions. He points out the ways that unions thwart progressive ideals through protecting bad police officers.

The solution, Howard argues, is not political but constitutional. America's republican form of government requires an executive branch that is empowered to implement public policies, not one shackled to union controls. Public employees have a fiduciary duty to serve the public and should not be allowed to organize politically to harm the public.

Government needs a major overhaul—not to get rid of essential public programs and oversight, but to make them work sensibly. The goal of government is to serve the common good. The guiding principle for rebooting democracy should be this: Restore everyone's freedom to take responsibility. Let others exercise their freedom to hold them accountable.

Legacy bureaucracies have grown ever-denser over the past 70 years, not only in the United States but in virtually all developed countries. Public goals such as safe products, fair markets, infrastructure, and public services are widely accepted and uncontroversial. But government's capacity to deliver those services effectively is compromised by paralytic processes. Needed choices are frozen by bureaucratic micromanagement and possible legal challenges.

Government today is unresponsive and wasteful, and the open field of freedom is a minefield. As a result, Americans are anxious, frustrated, and increasingly angry. But there's no reform path through the bureaucratic jungle. The simplest needs—maintaining order in a classroom, getting a permit for essential infrastructure, firing a rogue cop—are bogged down in bureaucracy and legalisms.

With no path to fix what's broken, politics has become theatre. Politicians point fingers instead of proposing reforms. Extremists and self-interested interest groups dominate public debate.

The only way out is to replace the legal jungle with simpler, goal-oriented structures. Nothing will work sensibly until people with responsibility are re-empowered to make the daily choices needed to make things work.

American government is overdue for a major overhaul. The legal jungle must be replaced, not pruned. This requires a new operating philosophy—where daily governing choices are activated by humans taking responsibility, not thousand-page rulebooks. Our safeguard against bad choices must be oversight by senior officials, judges, and, ultimately, voters.

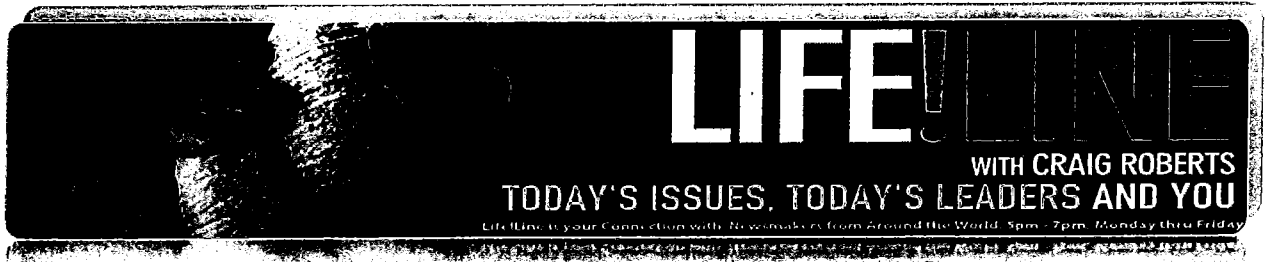
Does America today seem out of control? That's the reality at every level of society—in schools, hospitals, and government itself. That's why governing structures must be replaced by simpler frameworks that re-empower Americans to do what's right and sensible.

Take the Next Step

Governing shouldn't be this hard. Together, we can build a movement to simplify regulations and make government work.

From Progressivism to Paralysis

Since the dawn of the Progressive Era in the late nineteenth century, government has assumed growing responsibilities to oversee public health, products and markets, and to provide services and safety nets.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE: Thu Feb. 16, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-6pm

Guest: ***JOE MURRAY***

> a Tennessee educator, attorney, and a former speechwriter for Patrick Buchanan. He is the author of "Take Back Education," out January 11th

Issue Discussed: national headline news (he's ready to talk about anything)

CONTACT #: [REDACTED]
b/u: [REDACTED]

www.JoeMurrayEnterprises.com

Some potential topics:

- GUNS

Is there a safe, sensible, constitutional place to land in this debate? WHY is it all or nothing? Clearly neither side is connecting with a very divided public on this issue. Where to go from here, and HOW can it ever get better?

In the meantime....

Headline news: (NBC News)

MSU shooter was found with 2 legally purchased guns, ammo and a threatening note, officials say

Three people were killed, and five others injured and hospitalized in critical condition in the Monday night shooting at Michigan State University

The shooter who opened fire on the campus of Michigan State University on Monday night, killing three people and wounding five, was found with two legally purchased guns, ammunition and a note threatening violence, officials said Thursday.

Anthony McRae, 43, was identified as the sole suspect in the shooting. The motive is unclear, as officials said McRae had no apparent affiliation with MSU, and took his own life after the attack.

The shooter had two 9 mm handguns on him, as well as additional magazines and ammunition, Chris Rozman of MSU's Department of Police and Public Safety said at a news conference.

An investigation with the Bureau of Alcohol, Tobacco, Firearms and Explosives determined those weapons were purchased legally by McRae, but they were not registered. It's not clear when or where they were purchased.

He also confirmed a note was found on the shooter.

The three slain college students, all from Michigan, were identified as junior Alexandria Verner, 20, of Clawson; sophomore Brian Fraser, 20, of Grosse Pointe; and Arielle Anderson, 19, also of Grosse Pointe.

The five injured victims, also students, were hospitalized at E.W. Sparrow Hospital in Lansing in critical condition. One is now stable, MSU police said Thursday in a tweet.

Investigators leave the scene of a shooting at Berkey Hall at Michigan State University in East Lansing on Tuesday. Sylvia Jarrus for NBC News

The wounded have not been identified.

The Chinese consulate in Chicago said two Chinese students were among the injured.

"After undergoing surgical treatment in the hospital, their lives are out of danger," the consulate said in a statement noting their family members have been contacted.

The shooter's final confrontation, search of his home

Officials on Thursday shared a breakdown of the final confrontation with the shooter.

Detectives responded to Lake Lansing Road and Larch Street where the suspect was observed walking and two Lansing Police Department officers made contact, approximately 20 feet from him, Michigan State Police Lt. Rene Gonzalez said.

They exited their vehicle and ordered him to show his hands.

"However, he produced a weapon and killed himself," Gonzalez said.

Body camera video showed that McRae didn't say anything to the officers, he said.

The suspect was found with two handguns, one he used to shoot himself, and another in his backpack he was carrying. He also had a loaded magazine "that was full to capacity in his left breast pocket," Gonzalez said.

In the backpack, he had eight loaded magazines of 9mm ammunition, along with a pencil-sized pouch containing 50 rounds of loose 9mm ammunition. He also had two empty magazines on his person as well, Gonzalez said.

Gonzalez said that two pages of notes were found in the suspect's wallet.

"That was the note that indicated where he was going to visit and also kind of gave an indication of why, maybe a motive, but nothing we can actually confirm just yet," Gonzalez said.

People place flowers at the Spartan Statue at Michigan State on Tuesday, the day after the mass shooting there. Sylvia Jarrus for NBC News

The investigation is ongoing but it is believed that McRae acted alone, he said.

Michigan State Police did not share exactly what the note found said, but it threatened businesses, a church and a school district in New Jersey.

"Through our investigation, we found that he had contact with some of those places, he was an employee of the Meyer warehouse at one time. And a couple of the other businesses, it appears that he had some issues with the employees there where he was asked to leave. So it looks like he, possibly a motive for that was he felt slighted and that's kind of what the note indicated," Gonzalez said.

A search warrant was also secured for McRae's residence and a cellphone was collected, along with "journals of sorts," miscellaneous writings and fired 9 mm shell casings, Gonzalez said.

Gunman's history with police

Lansing Police Chief Ellery Sosebee detailed previous law enforcement encounters with the shooter.

He said that the department had not responded to any welfare checks for the gunman. He said there was one welfare check at the Lansing address linked to him, but "it was not related to the accused." He said police had not responded to any calls for shots fired at the address.

Lansing police responded to the gunman's home in 2005 for a larceny complaint, he had traffic violations in 2006 and 2007 and was arrested in 2019 for carrying a concealed weapon. The weapon in that case is still in police custody, Sosebee said.

A motive in the shooting remains under investigation. Officials acknowledged that McRae had a history of mental health issues, and that is part of the probe.

On Thursday, China put Lockheed Martin Corp ([LMT.N](#)) and a unit of Raytheon Technologies Corp ([RTX.N](#)) on an "unreliable entities list" over arms sales to Taiwan, banning them from imports and exports related to China in its latest sanctions against the U.S. companies.

- 2024: WHO IS LINING UP TO GET ONTO THE PRESIDENTIAL POLITICAL PLATFORM?

Headline news:

Biden 2024? Most Democrats say no thank you: AP-NORC poll

By JOSH BOAK and HANNAH FINGERHUT February 6, 2023

WASHINGTON (AP) — A majority of Democrats now think one term is plenty for President Joe Biden, despite his insistence that he plans to seek reelection in 2024.

That's according to a new poll from The Associated Press-NORC Center for Public Affairs Research that shows just 37% of Democrats say they want him to seek a second term, down from 52% in the weeks before last year's midterm elections.

While Biden has trumpeted his legislative victories and ability to govern, the poll suggests relatively few U.S. adults give him high marks on either. Follow-up interviews with poll respondents suggest that many believe the 80-year-old's age is a liability, with people focused on his coughing, his gait, his gaffes and the possibility that the world's most stressful job would be better suited for someone younger.

"I, honestly, think that he would be too old," said Sarah Overman, 37, a Democrat who works in education in Raleigh, North Carolina. "We could use someone younger in the office."

As the president gives his State of the Union address Tuesday, he has a chance to confront fundamental doubts about his competence to govern. Biden has previously leaned heavily on his track record to say that he's more than up to the task. When asked if he can handle the office's responsibilities at his age, the president has often responded as if he's accepting a dare: "Watch me."

Democratic candidates performed better than expected in the 2022 midterm elections, a testament to Biden's message that he is defending democracy and elevating the middle class. Democrats expanded their control of the Senate by one seat and narrowly lost their House majority even though history indicated there would be a Republican wave.

When asked about the survey's findings at Monday's news briefing, White House press secretary Karine Jean-Pierre indicated that the results in last year's election mattered more than polling numbers.

"The way that we should look at this is what we saw from the midterms," said Jean-Pierre, noting that the relative Democratic successes were "because the president went out there and spoke directly to the American people."

Overall, 41% approve of how Biden is handling his job as president, the poll shows, similar to ratings at the end of last year. A majority of Democrats still approve of the job Biden is doing as president, yet their appetite for a reelection campaign has slipped despite his electoral track

On working with congressional Republicans and managing government spending, roughly half of U.S. adults say they have hardly any confidence in the president, and only around 1 in 10 say they have high confidence.

Republican voters are unwilling to give Biden the benefit of the doubt, hurting his ratings.

John Rodriguez, 76, backed Trump and assumes that Biden is merely doing the bidding of his aides. That creates a challenge for a president who promised to unite the country.

"I believe he's not the one who's calling the shots," said Rodriguez, who lives in Cutler Bay, Florida. "He's a puppet being told where to go, what to say."

But the key obstacle for Biden might be voters such as Vikram Joglekar, 46, who works in the computer industry in Austin, Texas. He backed the president in 2020, only to summarize his feelings about Biden's time in office as "meh."

"It's not up for me to decide whether someone should run or not," Joglekar said. "I don't know who is going to be on the ballot, but I would hope it would be someone better from his party."

The poll of 1,068 adults was conducted Jan. 26-30 using a sample drawn from NORC's probability-based AmeriSpeak Panel, which is designed to be representative of the U.S. population. The margin of sampling error for all respondents is plus or minus 4.2 percentage points.



TALK SHOW GUEST & PROGRAM INFO.

5P-7P

PROGRAM DATE: Tu., Feb. 21, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: BOB ZADEK

> Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.

> Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.

> author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: California housing crisis

CONTACT #: [REDACTED]

b/a: [REDACTED]

www.BobZadek.com

HOUSING POLICY - REASON.COM

California's Housing Crisis Hasn't Spared the State's College Students

A new law would make it harder for NIMBY neighbors to obstruct new dorms with bogus environmental complaints.

For many California college students, navigating homelessness or overcrowding has become part of getting the degree.

Five percent of University of California (U.C.) students and 10 percent of California State University (CSU) students are homeless during the academic year, according to one state estimate. The two public university systems have a combined 16,000-person waiting list for on-campus student housing.

Meanwhile, those in search of private, off-campus housing describe a punishing months-long grind of Craigslist searches and competing with 40 other applicants for the chance to rent a single room in a 50-year-old home.

"You'd regularly see the street lined with students sleeping in cars," says Nolan Gray, research director at California YIMBY and a PhD student at UCLA. "I had students in classes that I helped teach who were sleeping in cars, sleeping two to three people to a bedroom while still paying \$1,000 a rent. "

This has prompted some policy makers to remove regulatory obstacles to building more on-campus student housing.

On Wednesday, Gov. Gavin Newsom signed a new bill, S.B. 886, that exempts some on-campus student housing projects from the arduous environmental review process mandated by the California Environmental Quality Act (CEQA).

CEQA requires government agencies to study the environmental impacts of projects, both public and private, that they have discretion over. The law also allows third parties to appeal or even sue over the approval of said projects if they think an agency hasn't done enough to study its environmental impacts.

Anti-growth activists frequently use the law to stop new housing, including new student housing.

In one 2018 case, UCLA agreed to shrink a new dormitory project by three floors—that's 200 beds—to stave off complaints from neighbors. That didn't stop those residents from filing a CEQA suit targeting the diminished project.

Sometimes these lawsuits stop students as well as the student housing.

Earlier this year, some Berkeley townies convinced the California Supreme Court to freeze student enrollment at U.C.–Berkeley on the logic that admitting more students was a "project" whose environmental impacts required studying under CEQA.

That lawsuit attracted nationwide ire, confirming for many the view that California's NIMBYs were successfully choking off progress and opportunity in the state. The outrage proved enough that the California Legislature—usually loath to touch CEQA—quickly passed a bill undoing Berkeley's enrollment freeze.

Some legislators at the time argued that such a narrow fix was insufficient.

"The triage legislation we passed today will solve that immediate problem. But it's not enough just to solve this immediate problem; we need to ask ourselves how we got here," said S.B. 886's author, state Sen. Scott Wiener (D–San Francisco), in a statement issued in March. "When it comes to CEQA, this UC Berkeley trainwreck isn't a bug. It's a feature."

To prevent future trainwrecks, the bill Wiener authored exempts new university housing projects from CEQA, provided they adopt stringent energy and environmental design standards, aren't replacing existing housing, aren't in flood zones and historic districts, and contain fewer than 2,000 units or 4,000 beds. The university would also have to hold a public hearing on the project.

That doesn't make all dormitories bulletproof from CEQA lawsuits. It wouldn't save U.C.—Santa Barbara's infamous 4,500-bed cube dormitory. But the legislation still routes around the worst forms of CEQA obstructionism for obviously necessary and environmentally low-impact housing.

As Gray notes, it doesn't fix a more general problem of low-density zoning near major universities.

"If you look at almost every U.C. campus, in many cases they are hemmed in by single-family zoning," he tells *Reason*. "That's a policy that makes it illegal to build apartments, which is exactly the kind of housing stock that students need."

Earlier this year, the state did implement a new law that allows homeowners in single-family-zoned neighborhoods to divide their lots in two and build a duplex on each half. But local governments retain the ability to block larger apartment buildings and the single-room occupancy housing that students would typically rent.

California's housing crisis is a multifaceted thing. It requires multifaceted fixes.

=====

California's Housing Policy Fight Is Flipping Traditional Political Alliances

Democrats are in favor of reducing the power of government over property owners, while Republicans want bureaucrats to rule.

(Photo 19568237 © Seemitch | Dreamstime.com)

In its opposition to a new state law that eliminates parking requirements for developments located near transit lines, the city of Newport Beach offered this whiny complaint to the Legislature: "We believe cities, not the state, are best suited to determine the parking needs of development projects in their jurisdiction."

Well, I'll one-up the Newport Beach City Council. I believe citizens and businesses, not city officials, are best suited to determine the parking needs of their customers as they propose new projects. Why fight over which level of bureaucrat will run our lives? Why not just let people make their own decisions? When it comes to local development issues, that's the central political question of the day.

Sadly, many Republicans have abandoned free-market principles in favor of culture wars, which often puts them on the side of the Not In My Back Yards (NIMBYs) who oppose market-oriented housing policies. Equally weird, Democrats—who believe that more government is the solution to virtually every problem—are starting to learn about the value of deregulation.

Conservatives often depict Democratic efforts to jumpstart urban housing construction as a plot to force us all to live in "stack and pack" housing. They act as if single-family-only rules are sacrosanct, rather than being a government-imposed, post-World War II construct. Those who think that way should, just for fun, visit downtown Fullerton or Pasadena and note the diverse land uses that were common before modern zoning took shape.

👉 If a new building in California is claimed to increase emissions, it can be blocked by NIMBY's

👉 Unions and activists are the enemy of the public interest – using CEQA “superstatute” as a hammer to “get theirs” will thousands go unhoused.

👉 SB 9 allows dividing single-family lots into duplexes, etc., and is a start, but still vulnerable to challenges on grounds of protecting certain species.

Blurb

The root causes of California's housing crisis are obvious, but politics prevents fixes.

"You can't change CEQA. The unions won't let you because they use it as a hammer to get project labor agreements." – Former Governor Jerry Brown

People, and families in particular, are fleeing California in droves. Last year, the population shrank for the second year in a row, in large part because of the lack of new housing and exorbitant prices of the dwindling existing stock. Politicians love to talk about “affordable housing,” but when their talking points are pitted against the agendas of powerful lobbying groups, the plans to build new buildings go out the window.

Christian Britschgi is an associate editor at *Reason* who has written extensively about housing policy. His work shines a light on the root causes of the housing crisis, and why the patchwork of solutions coming from California's legislative houses has failed to significantly ameliorate the problem.

The infamous NIMBY's of California have found allies in unions, who have together weaponized an environmental “superstatute” that effectively blocks any new construction if it can be shown to increase carbon emissions.

Christian joins the show of ideas to explain how the California Environmental Quality Act makes the approval of new housing nearly impossible.

California Takes a Big Step Toward Legalizing 'Missing Middle' Housing

Last week, the California Assembly passed two housing reform bills. One legalizes duplexes in single-family neighborhoods across the state, and the other makes it easier for local governments to allow "light-touch" density on their own. [SB 9]

The legislation would also require local bureaucrats to "ministerially" approve permits for lot splits and duplexes, meaning they wouldn't have the discretion to deny or condition those permits.

Legalizes the "missing middle": i.e. two-, three-, and four-unit homes—in what were once neighborhoods of exclusively single-family houses.

California takes on the high cost of mandated parking

California's cities require developers to include a minimum number of parking spaces in their projects, regardless of whether those spaces are in demand. A state bill would change that.

Again, the requirement is used as a weapon by NIMBY's.

Minneapolis has seen success with this approach:

Minneapolis is one test case. It eliminated parking minimums citywide as part of an update to its general plan in 2018. Crucially, the city also increased the maximum allowable size of apartments near transit and along commercial corridors at the same time. (The city also imposed some very unlibertarian parking maximums in some areas.)

The combination of those two reforms has kicked off a small boom in the construction of smaller apartment buildings, with most of those projects being built with less parking than had been typically required under the old rules.

...and some of the problems with getting those fixes to actually produce housing

California City Says It Can't Allow Duplexes Because It's Already Overrun by Mountain Lions

"Every house that's built is one more acre taken away from (mountain lions') habitat. Where are they going to go?" asks Woodside Mayor Dick Brown.

SB 9 is still vulnerable to challenges.

Too many loopholes and carveouts for special interests:

The numerous other carveouts built into S.B. 9 mean that many local governments don't have to take much action at all to minimize the impact of the law, says Dylan Casey, executive director of the California Renters Legal Advocacy and Education Fund (CaRLA).

"There are large areas of the hills in the Bay Area and in [Southern California] that are very high severity fire zones and those are all exempt. Historic districts are all exempt. It's a policy problem," says Casey. "All of these areas allow for single-family homes. So they are areas that are in the judgment of the local government that are appropriate for people to live in." ... **And even the most pro-supply housing laws can be toothless if they go unenforced. Local governments can shoot down state-legal projects without consequence.**

Proposed federal fixes:

Congress' \$1.7 trillion spending bill includes a baby 'YIMBY' grant program

Tucked inside the \$1.7 trillion, 4,000-page spending bill Congress is expected to vote on this week is a Yes in my Backyard or YIMBY grant program that will pay jurisdictions for removing barriers to affordable housing production. That's the hope anyway.

That sounds like it could require locales to show that they've actually done *something* to deserve a YIMBY grant beyond just taking a good game about housing reform. Given the competitive nature of the program, one would hope that the HUD secretary chooses recipients that have demonstrated the most progress.

Joe Biden's use of transportation dollars to incentivize zoning reform is a big flop

Little, if any, of the \$2.2 billion in RAISE grants have gone to jurisdictions proactively deregulating housing construction.

Historic preservation laws are stopping this historic church from preserving itself

The problem with historic preservation laws is they prioritize the buildings themselves over the people who use them. Here, it's not even the church building itself that's being protected but rather the unremarkable parish hall next door



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu. Feb. 28, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:50-6p

Guest: **BRAM BEGONIA**
> CEO, Bay Area Rescue Mission

Issue Discussed: Cold Bay Area winter and the homeless population... what can be done?

CONTACT #: [REDACTED]
b/u: n/a

www.BayAreaRescue.org

Bay Area freezing temperatures concern homeless and advocates

By LaMonica Peters Published Feb 1, 2023 Updated 5:29AM San Jose KTVU FOX 2

Cold snap concerns homeless and advocates in South Bay

Santa Clara County emergency officials say warming centers will be available until 9 p.m. at various locations. Still, homeless advocates are concerned that won't be enough.

SAN JOSE, Calif. - Freezing temperatures are expected across the Bay Area with overnight lows expected to drop into the low 30s.

"For me, it gets really cold after 1 o'clock in the morning," said Jonathan, who is unhoused.

The National Weather Service has issued a freeze watch starting Sunday night for most of the Bay Area. Jonathan is living in his camper in San Jose and says a few of his windows are broken, but he'll do as much as he can to keep the cold air out.

"The blankets are all on, the tarps are down, it blocks out the wind but not really. It's still cold in there," Jonathan said.

Overnight freezing temperatures and frost are expected until Wednesday. Santa Clara County emergency officials say warming centers, which include public libraries throughout the county, will be available until 9 p.m. at various locations.

Still, homeless advocates are concerned that won't be enough.

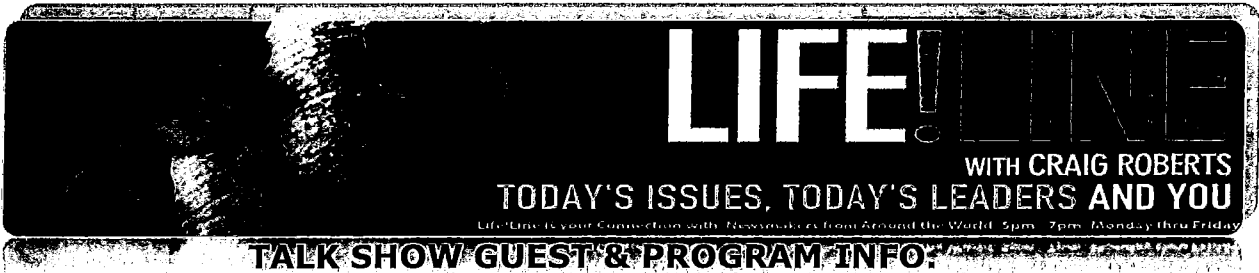
"It's not freezing during the day, it's freezing overnight but what we need is overnight warming locations when it's actually the coldest," said Shaunn Cartwright, Founder of the Unhoused Response Group.

Santa Clara County offers two overnight warming center locations for anyone without housing. They also recommend people stay out of the cold as much as possible, seek shelter and bundle up with clothing.

Cartwright says so far this month, 15 people have died on the streets in Santa Clara County for various reasons. But most people living on the streets are unaware of when a big change in the weather is coming, so advocates alert them, getting them to shelters and giving them warming supplies.

"It was a warm week after the floods. Now a cold snap. The people out there are just extremely vulnerable. We try to let them know this is what's coming up," said Pastor Scott Wagers, with CHAM Ministry.

Emergency officials also ask people not to burn flammable materials in enclosed spaces to avoid carbon monoxide poisoning and to drink plenty of water with electrolytes if possible.



**TALK SHOW GUEST & PROGRAM INFO:
5P-7P**

**PROGRAM DATE: Wednesday, March 1, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-6pm**

Guest: **DR. ALEX McFARLAND**

- > Religion and Culture Expert
- > a national talk show host and speaker
- > author of almost 2 dozen books, including the newly released, **The Assault on America: How to Defend Our Nation Before It's Too Late!** (Harrison House Publishers); "The 10 Most Common Objections to Christianity; 10 Answers for Atheists: How to Have an Intelligent Discussion About the Existence of God, 10 Issues That Divide Christians
- > creator of the Truth for a New Generation apologetics conferences (sponsored by Liberty University)
- > He directs Biblical Worldview and teaches in the School of Practical Government for Charis Bible College, located in Woodland Park, CO.

Issue Discussed: teens & social media; "He Gets Us" ad Campaign; Can a Christian Love Abortion?; Gun Violence and Disregard for Human Life

CONTACT #: [REDACTED]
b/u: [REDACTED] or Beth Harrison at [REDACTED]

**www.AlexMcfarland.com or www.TruthforaNewGeneration.com
Facebook: Alex McFarland Twitter: @AlexMcFarland**

Alex McFarland warns against a 'new model of morality' for teens on social media

'By training young brains to seek positive reinforcement from social media, we are allowing the world to mold young minds rather than the Holy Spirit'

GREENSBORO, N.C. — A new study from the University of North Carolina at Chapel Hill has confirmed the suspicions of many regarding social media's effect on youth. The study found that "social media checking behaviors in early adolescence may be associated with changes in the brain's sensitivity to social rewards and punishments."

Teenagers who spend excessive amounts of time on social media sites such as Instagram, TikTok, and Snapchat are adjusting their perception of “good” and “bad” by how their peers respond to content, leading them to be more easily manipulated by social platforms.

Youth, culture and religion expert Alex McFarland commented on this disturbing phenomenon, stating that if the results of the study, which suggests long-term detrimental effects to youthful minds, show even more irreparable intellectual and spiritual harm than the research reveals.

“‘Thumbs up’ or ‘thumbs down’ has become the new model of morality for millions of teens,” McFarland stated. “Peer approval can be a painful false god, and it’s incredibly easy for teens to get sucked into the online world and miss the truth of the Gospel. Not only can excessive social media negatively affect young people’s brains, the ideology of altering your viewpoint to garner more ‘likes’ is patently anti-Christian. Christians were called to be a light in the darkness, despite however the world perceives us. By training young brains to seek positive reinforcement from social media, we are allowing the world to mold young minds rather than the Holy Spirit.”

This is why *Alex McFarland Ministries* hosts *Viral Truth Campus Clubs*, equipping Christian teens with the tools necessary to share the Gospel with their peers in a way that is inviting and understandable. These unique clubs are a safe place for teens who feel adrift in a world post-COVID and are seeking solid, grounded answers about the world they live in.

McFarland continued, “Our Viral Truth Campus Clubs offer the opportunity for Christian students to facilitate discussions about the tough topics that they are facing today. Within a group setting with others their age who might need to hear the truth of the Gospel, the goal is to understand what God’s Word has to say about all aspects of our world. These issues are discussed from a biblical perspective.”

The Viral Truth Campus Clubs are characterized by these qualities:

- **Relational** — Friends and peers invite friends and peers, especially those farthest from Christ, under the teaching of God’s Word.
- **Respectful** — Any topic and viewpoint can be presented during the discussion, but club leaders will always model an orderly, courteous demeanor, even though standing consistently for the biblical position.
- **Relevant** — Many issues are of vital importance in the modern world. Fortunately, God’s Word speaks to all of them, either directly or indirectly. Part of the appeal of Viral Truth Campus Clubs is that people can get a synopsis of personal and cultural issues from a biblical perspective.
- **Real** — Christianity is objectively true, and believers have evidence for what they believe. The biblical worldview is not mere opinion.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

**PROGRAM DATE: Thu., March 2, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm**

Guest: JERRY BOWYER

- > financial economist, a public speaker for business conferences, a frequent radio and television guest, an author and a journalist.
- > Publisher of Affluent Investor Daily

Issue Discussed: signs of recession; CBO's 10 year projections - the national deficit; household debt at all time high

CONTACT #: [REDACTED]

www.AffluentInvestor.com

Signals of Recession

This is Jerry Bowyer for Townhall.com

2022 was a down year for markets, which is a bad sign for the economy.

Investors, unlike pundits and politicians, have skin in the game. If they are wrong, they suffer real economic consequences.

So markets are better forecasters than economic experts – yes, better than people like me.

When risk-sensitive investments are down much more than safer ones, that's a serious recession signal.

The S&P is down roughly 20%. Stocks are down more than bonds. Risky bonds are down more than safe ones. Large tech companies are down about twice as much as the S&P. Consumer discretionary companies (vacations, jewelry, eating out) are down much more than consumer staples (groceries, cleaning supplies, toothpaste).

Investors are betting on necessities.

When the best performers of the year are recession hedges, inflation hedges and tax shelters, it says a lot about where things are headed. For America, it's not good.

CBO's 10 Year Projections Foresees Mass Deficits

*The Congressional Budget Office said Wednesday the national debt will reach 118% of GDP by 2033 – the highest level ever recorded – and continue to rise "if current laws generally remained unchanged". **Axios:** The U.S. budget deficit is on track to surge over the coming decade, the Congressional Budget Office said, with cumulative deficits of \$18.8 trillion — nearly 20% higher than the agency projected last May. The CBO also pointed to newly-enacted bipartisan legislation that will add to cumulative deficits in the next 10 years...*

*In a separate release, **the CBO said the government will breach the debt ceiling between July and September, the latest official estimate of when extraordinary measures to borrow additional funds will be fully exhausted (Axios).***

Story:

CBO: National debt to reach \$46 trillion by 2033, 118% of GDP

The national deficit will hit \$1.4 trillion for fiscal 2023 and "more than double to nearly \$2.9 trillion by 2033," according an analysis of new CBO data.

The Congressional Budget Office said Wednesday the national debt will reach 118% of GDP by 2033 – the highest level ever recorded – and continue to rise "if current laws generally remained unchanged."

The projections were part of the nonpartisan office's "Budget and Economic Outlook: 2023 to 2033."

According to the report, the national debt is projected to increase by \$22 trillion over the next 10 years, reaching \$46 trillion by 2033.

An analysis of the report by the Committee for a Responsible Federal Budget found the nation's deficit will total \$1.4 trillion for fiscal 2023 and "more than double to nearly \$2.9 trillion by 2033."

The nonprofit budget watchdog group also concluded, based on the CBO report, that interest costs on the debt will "grow from \$475 billion in 2022 to more than \$1.4 trillion – a record 3.6 percent of GDP – by 2033."

The group also concluded that three major federal trust funds – the Highway Trust Fund, Medicare Hospital Insurance and Social Security Old-Age and Survivors Insurance – "will be exhausted within the next decade."

Maya MacGuineas, president of the CRFB, described the CBO's latest figures as "daunting" and an "important dose of reality for politicians making promises they can't afford to keep."

"Our debt is headed to a new record in only five years, while interest costs will triple over the next decade," she said. "Social Security and Medicare Hospital Insurance are only a decade from insolvency. Contrast these projections against politicians in both parties applauding a call to leave Social Security and Medicare untouched."

MacGuineas said President Biden's "costly student debt cancellation boosted recorded deficits in 2022 and artificially lowered them in 2023."

=====

Household Debt Reaches Highest Level Since 2008

Fox News: U.S. household debt jumped to the highest level since the 2008 financial crisis last year as mortgages surged amid high inflation and rising interest rates, according to a new analysis published by WalletHub. The findings show that household debt – which increased by \$320 billion in the final three months of 2022 – hit a 15-year-high of \$17 trillion. On average, a typical household owed a total of \$142,680 at the end of the year.

WalletHub: Household mortgage debt increased by \$290 billion in 2022, the second highest annual increase since the end of the Great Recession.

Story:

Household debt skyrockets to highest level since 2008 financial crisis.

Average household owed total of \$142,860 at the end of 2022

U.S. household debt jumped to the highest level since the 2008 financial crisis last year as mortgages surged amid high inflation and rising interest rates, according to a new analysis published by WalletHub.

The findings show that household debt – which increased by \$320 billion in the final three months of 2022 – hit a 15-year-high of \$17 trillion. On average, a typical household owed a total of \$142,680 at the end of the year.

"We're not quite to the breaking point, but U.S. households can't afford to take on too much more debt, especially if the economy takes a turn for the worse," said Jill Gonzalez, a WalletHub analyst. "People should be thinking about how to shed debt and get in shape for a recession, not assuming a bit more debt will make no difference."

Mortgage debt rose by \$290 billion last year, according to the report, the second-highest annual increase since the end of the Great Recession. The average household held about \$100,667 in mortgage debt at the end of December, just \$12,134 below the projected breaking point for a mortgage.

The data comes just a few days after new data from the New York Federal Reserve revealed that in the last three months of 2022, credit card balances increased by \$61 billion to \$986 billion. That smashed the previous high of \$927 billion, recorded before the COVID-19 pandemic began.

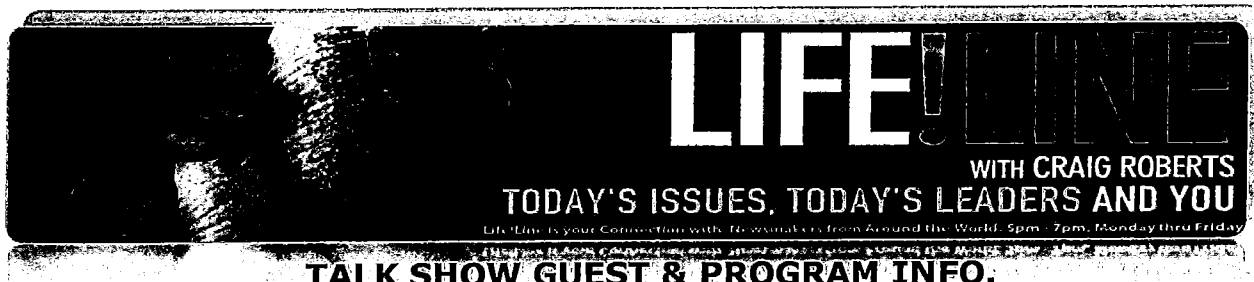
The rise in credit card usage and debt is particularly concerning because interest rates are astronomically high right now. The average credit card APR, or annual percentage rate, set a new record high of 19.14% last week, according to a Bankrate.com database that goes back to 1985. The previous record was 19% in July 1991.

If people are carrying debt to compensate for steeper prices, they could end up paying more for items in the long run. For instance, if you owe \$5,000 in debt – which the average American does – current APR levels would mean it would take about 191 months and \$6,546 in interest to pay off the debt making the minimum payments.

By comparison, the 16.3% average rate at the beginning of the year would mean paying about \$5,517 in interest and getting out of debt after 185 months.

The latest data marks a major reversal from just two years ago when households were rapidly paying off credit card debt with the stimulus payments that they received during the pandemic. On top of that, fewer Americans were spending on big-ticket items like vacations because of the virus-induced lockdowns.

=====



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE: Tu., March 7, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: BOB ZADEK

- > Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.
- > Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.
- > author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy. (self published)*

Issue Discussed: Google v. Gonzales... are they publisher or platform? Should YouTube be held liable for content posted by third parties; also, a new political party in California? The Common Sense Party... but is it?

CONTACT #: [REDACTED]
b/a: [REDACTED]

www.BobZadek.com

TALKING POINTS:

Google v. Gonzalez....

- Are the judges clueless about how the internet works?
- What's an algorithm, and does it create responsibility for control over the content it recommends? They seem unlikely to reverse the status quo based on opening arguments.

- The difference between platforms and publishers is key. Some conservatives like Josh Hawley want to call social media companies publishers, because of their censorship of conservatives. This is dangerous because if Section 230 protections are removed, then they might move further into censorship.
- Conservative justices are also perhaps the most likely to overturn the protections

While many conservatives are weary about Big Tech censorship, some argue getting rid of Section 230 protections would lead to worse outcomes.

James Czerniawski is the Senior Tech and Innovation Policy Analyst at Americans for Prosperity and he has been covering this story.

In Czerniawski's view:

When it comes to Gonzalez the question asked is whether Google should lose 230 protections for making recommendations. This would have serious implications on the internet writ large.

1. I believe that Google is entitled to Section 230 protections in this case. The practice of recommendations is covered under Section 230 (f)(4), which covers these types of practices by social media companies.
2. Recommendations are a good thing for the internet and for users. It is an effective and efficient way of connecting users to content that they want to see more of.
3. Content Creators and influencers stand to disproportionately lose with a wrong decision, as they are the biggest benefactors of getting increased exposure from recommendations made possible on social media platforms. Imagine not being able to see recommended twitter accounts to follow, imagine never discovering Mr. Beast's YouTube Channel?
4. Brett Kavanaugh said during the oral argument: "It would mean that the very thing that makes the website an interactive computer service also means that it loses the protection of [Section] 230. And just as a textual and structural matter, we don't usually read a statute to, in essence, defeat itself." And he couldn't be more right. This attempt at line drawing between an interactive computer service and an access software provider seems inappropriate and not reflective of the state of the reality of how the internet operates. Doing so would undermine the relevance of the law!

The internet has, on net, been a massive boon for conservative voices who were otherwise limited in a world of traditional media. Recommendations on platforms have exposed tens of millions to conservative views, and while I understand the anger that is directed at these companies for the choices they make, let's not throw the baby out with the bath water that put conservatives in such a position to begin with.



**TALK SHOW GUEST & PROGRAM INFO:
5P-7P**

PROGRAM DATE: Tu., March 21, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: BOB ZADEK

- > Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.
- > Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.
- > author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: Silicon Valley Bank- What happened? How? What next?

CONTACT #: [REDACTED]
b/a: [REDACTED]

www.BobZadek.com

TALKING POINTS:

Moral Hazard

Larry Summers says,. "This is no time for lectures on moral hazard"

Depositors in SVB are to be made whole even if their cash holdings with the failed lender are above the \$250,000 cap that's meant to apply to US bank deposit insurance. As in the financial crisis of 2008-2009, the authorities have stepped in to ensure that depositors don't lose money.

Everyone is learning the wrong lessons from the Silicon Valley Bank collapse

- A lot of folks are insisting that this isn't a bailout and that it comes at no cost to taxpayers. But banks are themselves taxpayers, and they bear the burden of bank fees in order to inoculate less responsible actors.
- Former Rep. Justin Amash (L - Mich.) pointed out that taxpayers are always on the hook for any Fed program, and that bailouts create a moral hazard by incentivizing more risky or bad financial decisions in the future.
- People are already calling for tighter regulations on regional banks in response to SVB's bad judgement calls.
- SVB should stand as a lesson to future depositors about making the same kind of mistake, and about not putting too much into one financial institution.

Taxpayer Risk from unlimited fed deposit guaranty

Mark to Market Sooner, not Later

The duration gap means that the value of long-term bonds paying low interest has dropped, since newer long-term bonds pay much higher interest.

When interest rates go up, the value of a portfolio of fixed-rate bonds or mortgages goes down. Roughly speaking, if the bank paid \$100 to buy a long-term bond with an interest rate of 2-1/2%, and now the interest rate on a comparable bond is 5%, the bank's bond is worth about \$50. ... But instead of requiring banks to mark long-term bonds to market value, the regulators give banks a loophole. They say that if you have your bond in a "held to maturity" account, which means you do not intend to sell it, you can pretend that it is still worth \$100.

However, in the meantime you have to pay depositors a higher interest, and are losing money the whole time.

Kling notes that the banking sector has traditionally worked hand-in-hand with the government – each one bolstering the other.

Banks lean on government to convince people that they are immortal. Deposit insurance makes your deposits immortal. Government leans on banks to convince people that it is immortal. If government can always fund itself, then its soldiers have an incentive to remain loyal.

Silicon Valley Bank: Bespoke, Woke, and Restoked?

- The SVB website spared no opportunity to trumpet its commitment to gender, race, and ethnicity within its workforce and senior-executive ranks, including percentages, charts, and the like.
- In the post-FTX world, no account of corporate incompetence or wrongdoing is complete without a review of the subject's political activism.

- Silicon Valley start-ups may not be able to make payroll, certain VC portfolios may suffer damaging write-downs, and many non-tech firms that service high tech clients may see their businesses irreparably harmed. Yet, there is nothing under the sun that obligates anyone to sacrifice so little as a Continental dollar.
- Government rescues are frequently marketed as having been profitable, but they are usually done under duress and little economic calculation accompanies them. Even if they are, it doesn't matter because taxpayers won't receive a check for their contribution.

"Bank management must be investigated" - Econlib

How deep does the problem run?

While SVB is not a systemically significant financial institution, it's worth mentioning that vast numbers of banks have large holdings of long-bonds purchased at record high prices and rock-bottom interest rates. Although the majority of them are not likely to be as precariously situated as SVB and its dubiously viewed neighbors are, a systemic problem of some magnitude may still lurk below the surface.

Privatized gains, and socialized losses:

Dodd-Frank was supposed to fix the "problem" after the 2008 banking crisis. In fact, it did almost nothing to fix the underlying problem because key segments of the business and political world did not want the problem fixed. It's easier to have a system where the profits are privatized and the losses are socialized, with taxpayers picking up the tab. Neither political party favors any sort of effective reform of banking.

Politicians calling for an investigation into bank managers should look in the mirror at the hazard they've created.

Banks and depositors currently can purchase private excess deposit insurance from a limited number of providers, and new banking products and services—deposit-placement services and deposit-sweep programs—are alternatives to FDIC-provided excess deposit insurance.

Unfair distinction between bondholders (screwed) vs. depositors (protected since both are creditors of SVB)

This is Bob's point...

Broader issue of privatizing FDIC (my pet issue)

Banks and depositors currently can purchase private excess deposit insurance from a limited number of providers, and new banking products and services—deposit-placement services and deposit-sweep programs—are alternatives to FDIC-provided excess deposit insurance.

How Government and the Banking Sector Work Together

Financial Policy - Econlib

by Arnold Kling

Highlights from Arnold Kling's analysis

Niall Ferguson's *The Cash Nexus* convinced me that economists ignore the fundamental purpose of central banking, which is to enable the government to allocate credit to its preferred uses, especially its own spending.

Although the copyright date is 2001, *The Cash Nexus* evidently was put to bed early in 2000. It makes no mention of the market meltdown that got underway with the collapse of the "dotcom" stocks.

In 1999, prosperity, globalization, movements toward democracy, and elite centrist politics were the norm, and the square of power appeared to have reached a benign equilibrium.

The ratio of federal government debt to GDP declined from about 100 percent to just 30 percent from World War Two until 1980, when the government budget of the United States last ran a surplus. The debt/GDP ratio has since returned to World War Two levels.

The twenty-first century would see new norms for conducting fiscal policy, but the debt tumor grew after the financial crisis of 2008 and the pandemic of 2020.

Ferguson argued that states have periodically engaged in war. The states that survived were those that were good at mobilizing resources in times of war, and this meant the creation of institutions for raising funds, such as tax-collection bureaucracies.

Governments that could borrow during wartime and repay debt afterward were more successful in war. These governments were able to come up with debt instruments and commitment mechanisms that were attractive to investors.

As part of the New Deal, the government created the Federal Housing Administration, the Federal National Mortgage Association, and the Federal Home Loan Bank Board. These agencies encouraged savings and loan institutions to offer 30-year, fixed-rate, level-payment, amortizing mortgages.

Government officials tried to keep troubled institutions going by allowing them to report as assets the full book value of their loans, but the losses at the S&Ls worsened, and Congress had to vote substantial funds for a bailout to pay off depositors at the failed savings and loans.

In reaction to the S&L crisis, regulators introduced risk-based capital requirements for depository institutions that used risk weights. These regulations favored mortgage loans bundled into securities and disfavored commercial lending and non-conforming mortgage loans.

After the financial crisis, bank regulators and the Dodd-Frank financial reform act discouraged mortgage lending, which caused a shortage of housing and a surge in stock prices, bond prices, valuations of firms funded by venture capital, and cryptocurrencies.

If the bank bailouts of 2008 were misinterpreted, then so was Quantitative Easing, which was explained as a way to expand the money supply at "the zero bound".

The "zero bound" story to explain QE is not consistent with the actual way that QE was undertaken. The Fed introduced a policy of paying interest on reserves to induce banks to hold onto reserves rather than lend them out.

QE can be understood as debt management, where the Fed buys long-term debt and finances it with short-term borrowing, thus converting the Treasury's long-term debt into short-term debt.

Until 2022, QE helped lower the government's interest costs without having the Treasury withdraw from the long-term bond market altogether. When interest rates rose, the government was stuck with more short-term debt and higher interest costs.

Ferguson's "square of power" model is still relevant, as the Democratic Congress approved a big increase in hiring by the Internal Revenue Service prior to the 2022 election, and the Democrats' loss of the House sets up conflicts with the Biden Administration over fiscal policy.

The collapse of many businesses associated with cryptocurrencies illustrates that the bond between banks and government is a major part of the bond market, and that banks need government in order to be able to perform their function of holding risky, long-term assets and issuing riskless, short-term liabilities.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Thu March 23, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45p

Guest: **JOE MURRAY**

> a Tennessee educator, attorney, and a former speechwriter for Patrick Buchanan. He is the author of "Take Back Education," out January 11th

Issue Discussed: overview on the constitutionality of the legal issues surrounding former President Trump; headline news (he's ready to talk about anything)

CONTACT #: [REDACTED]
b/u: [REDACTED]

www.JoeMurrayEnterprises.com

Trump raises \$1.5 million for presidential campaign since warning of arrest in looming NYC indictment
Former President Donald Trump works to use looming indictment for 2024 campaign advantage

Former President Donald Trump is quickly capitalizing – and cashing in – on his escalating legal predicaments.

Trump's 2024 presidential campaign confirmed to Fox News that they hauled in \$1.5 million in grassroots fundraising in the three days following the former president's warning on Saturday that he may face imminent indictment and potential arrest in connection with looming criminal charges from a district attorney in New York City.

Manhattan District Attorney Alvin Bragg will be 'personally responsible' for any injuries caused by protests surrounding the possible indictment of Donald Trump, the head of the court officers union told DailyMail.com.

Other crimes, including money laundering or campaign finance violations, will also likely require prosecutors to prove that Trump knew about and directed the wrongdoing – something that Cohen vehemently testifies to.

Trump's ex attorney has testified to the grand jury, as did Trump ally Robert Costello on Monday.

Costello, another lawyer who has represented Rudy Giuliani and Steve Bannon, told reporters that he testified to the grand jury about an alleged 2018 conversation with Cohen, in which he claimed Cohen said he made the \$130,000 payment to Daniels on his own, and that it was his idea, not Trump's.

'Michael Cohen did this on his own,' Costello said. 'I said, "Why would you do that?" He said: "Because I wanted to keep this secret. Even secret from my own wife... I didn't want Melania [Trump] to know. I didn't want my wife to know."'

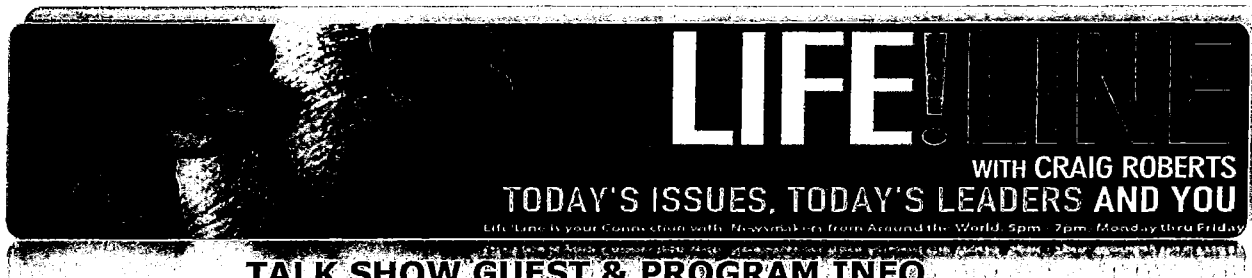
Cohen rubbished Costello's claims in a subsequent interview, claiming he was using Trump's playbook to 'muddy the waters'.

'I don't know what he's talking about. He's making up so many stories here,' he said.

Trump posted in all-caps on his social media site, Truth Social, on Sunday that Costello would be 'THE MOST IMPORTANT WITNESS TO GO BEFORE THE NEW YORK CITY GRAND JURY.'

Cohen's former attorney who wrote the February 2018 letter to the FEC, Stephen Ryan, declined to comment, citing attorney-client privilege.

He is no longer working at McDermott Will & Emery, and said that he no longer represents Cohen.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tue., March 28, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30pm

Guest: REBEKAH KOFFLER

- > a Russian-born U.S. intelligence expert
- > working with the Defense Intelligence Agency, as well as the Central Intelligence Agency's National Clandestine Service, she has led "red" teams during wargames and briefed the Pentagon, the White House, and NATO on Russian affairs.
- > Author of the recently released, ***Putin's Playbook: Russia's Secret Plan to Defeat America*** (Regnery)
- > U.S. military commanders refer to her as a "national asset," and she received the National Intelligence Professional Award. Now an independent consultant, she lives near Washington, D.C., with her husband, the journalist Keith Koffler, and their children.

Issue Discussed: Putin's nuclear arms plans; update on Russia and China

CONTACT #: [REDACTED]

b/u:

www.Regnery.com

'Dangerous and irresponsible': NATO condemns Putin's nuclear-arms plan

Defense alliance 'closely monitoring' Russian move to deploy tactical nuclear weapons in Belarus.

"NATO is vigilant, and we are closely monitoring the situation," a NATO spokesperson said.
Print

NATO criticized Moscow on Sunday for its "dangerous and irresponsible" nuclear rhetoric after Russian President Vladimir Putin announced he would deploy tactical nuclear weapons to Belarus.

"NATO is vigilant, and we are closely monitoring the situation. We have not seen any changes in Russia's nuclear posture that would lead us to adjust our own," Oana Lungescu, spokesperson for the defense alliance, said in a tweet.

The spokesperson criticized comments from Putin on Saturday that likened the deployment of Russian nuclear weapons in Belarus to the U.S. stationing its nuclear arms in Europe as part of the NATO alliance.

"The United States has been doing this for decades," Putin said on Saturday in announcing the Russian plan. "They deployed their tactical nuclear weapons long ago on the territories of their allies, NATO countries, in Europe." He said a storage facility for tactical nuclear weapons would be ready in Belarus by July.

"Russia's reference to NATO's nuclear sharing is totally misleading," Lungescu said. "NATO allies act with full respect of their international commitments," the spokesperson said. "Russia has consistently broken its arms-control commitments, most recently suspending its participation in the New START Treaty."

Belarus borders on three NATO members: Poland, Lithuania and Latvia.

The Polish Foreign Ministry on Sunday said Putin's announcement "further increases tensions over Russian aggression against Ukraine. It is a further step towards drawing Belarus into the cogs of the Russian war machine," the ministry said in a tweet.

Warsaw also echoed concerns about a violation of nuclear non-proliferation agreements, something that Putin specifically denied in his announcement on Saturday. Mykhailo Podolyak, an adviser to Ukrainian President Volodymyr Zelenskyy's office, made a similar charge in a tweet, adding in reference to Putin: "Making a statement about tactical nuclear weapons in Belarus, he admits that he is afraid of losing."

Oleksiy Danilov, the secretary of Ukraine's National Security and Defense Council, charged that Russia "took Belarus as a nuclear hostage."

The U.S. said it would "monitor the implications" of the Russian move but would not adjust its nuclear weapons strategy.

"We have not seen any reason to adjust our own strategic nuclear posture nor any indications Russia is preparing to use a nuclear weapon," U.S. National Security Council spokesperson Adrienne Watson said. "We remain committed to the collective defense of the NATO alliance."

Putin said on Saturday that Belarusian President Alexander Lukashenko has agreed to the deployment and that the Kremlin would not transfer control of the nuclear arms to Minsk. Moscow has already stationed 10 aircraft in Belarus capable of carrying tactical nuclear weapons, he said.

Russia used Belarus as a staging ground to send troops into Ukraine for Putin's invasion of the country in February 2022. Moscow and Minsk have maintained close military ties as the Kremlin continues its war on Ukraine.

EU foreign policy chief Josep Borrell said Brussels stands ready to impose new sanctions on Belarus if Minsk were to house Putin's nuclear arms. "Belarus hosting Russian nuclear weapons would mean an irresponsible escalation and threat to European security," Borrell said in a tweet on Sunday. "Belarus can still stop it, it is their choice."

The Ukrainian Foreign Ministry on Sunday appealed for an emergency meeting of the United Nations Security Council in reaction to Putin's announcement. This followed earlier condemnations of the Russian move by Ukrainian officials.

"Ukraine expects effective actions to counteract the Kremlin's nuclear blackmail from the United Kingdom, China, the United States and France. ... We demand that an extraordinary meeting of the UN Security Council be immediately convened for this purpose," the Foreign Ministry said in a statement.

Ukraine demands emergency UN meeting over Putin nuclear plan

Associated Press

KYIV, Ukraine (AP) — Ukraine's government on Sunday called for an emergency meeting of the U.N. Security Council to "counter the Kremlin's nuclear blackmail" after Russian President Vladimir Putin revealed plans to station tactical atomic weapons in Belarus.

One Ukrainian official said Russia "took Belarus as a nuclear hostage."

Further heightening tensions, an explosion deep inside Russia wounded three people Sunday. Russian authorities blamed a Ukrainian drone for the blast, which damaged residential buildings in a town just 175 kilometers (110 miles) south of Moscow.

Russia has said the plan to station tactical nuclear weapons in Belarus comes in response to the West's increasing military support for Ukraine. Putin announced the plan in a TV interview that aired Saturday, saying it was triggered by a U.K. decision this past week to provide Ukraine with armor-piercing rounds containing depleted uranium.

Putin argued that by deploying its tactical nuclear weapons in Belarus, Russia was following the lead of the United States. He noted that Washington has nuclear weapons based in Belgium, Germany, Italy, the Netherlands and Turkey.

"We are doing what they have been doing for decades, stationing them in certain allied countries, preparing the launch platforms and training their crews," he said.

Ukraine's Foreign Ministry condemned the move in a statement Sunday and demanded an emergency meeting of the U.N. Security Council.

“Ukraine expects effective action to counter the Kremlin’s nuclear blackmail by the U.K., China, the U.S. and France,” the statement read, saying these countries “have a special responsibility” regarding nuclear aggression.

“The world must be united against someone who endangers the future of human civilization,” the statement said.

Ukraine has not commented on Sunday’s explosion inside Russia. It left a crater about 15 meters (50 feet) in diameter and five meters deep (16 feet), according to media reports.

Russian state-run news agency Tass reported authorities identified the drone as a Ukrainian Tu-141. The Soviet-era drone was reintroduced in Ukraine in 2014, and has a range of about 1,000 kilometers (620 miles).

The explosion took place in the town of Kireyevsk in the Tula region, about 300 kilometers (180 miles) from the border with Ukraine. Russia’s Defense Ministry said the drone crashed after an electronic jamming system disabled its navigation.

Similar drone attacks have been common during the war, although Ukraine hardly ever acknowledges responsibility. On Monday, Russia said Ukrainian drones attacked civilian facilities in the town of Dzhankoi in Russia-annexed Crimea. Ukraine’s military said several Russian cruise missiles were destroyed, but did not specifically claim responsibility.

In December, the Russian military reported several Ukrainian drone attacks on long-range bomber bases deep inside Russia. The Russian Defense Ministry said the drones were shot down, but acknowledged that their debris damaged some aircraft and killed several servicemen.

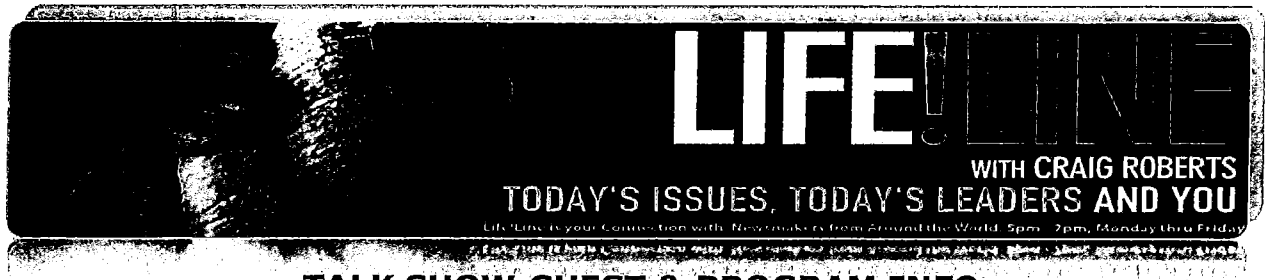
Also, Russian authorities have reported attacks by small drones in the Bryansk and Belgorod regions on the border with Ukraine.

On Saturday, Putin argued that Belarusian President Alexander Lukashenko has long asked to have nuclear weapons in his country again to counter NATO. Belarus shares borders with three NATO members — Latvia, Lithuania and Poland — and Russia used Belarusian territory as a staging ground to send troops into neighboring Ukraine on Feb. 24, 2022.

Both Lukashenko’s support of the war and Putin’s plans to station tactical nuclear weapons in Belarus has been denounced by the Belarusian opposition.

Oleksiy Danilov, the secretary of Ukraine’s National Security and Defense Council, tweeted Sunday that Putin’s announcement was “a step towards internal destabilization” of Belarus that maximized “the level of negative perception and public rejection” of Russia and Putin in Belarusian society. The Kremlin, Danilov added, “took Belarus as a nuclear hostage.”

Tactical nuclear weapons are intended for use on the battlefield and have a short range and a low yield compared with much more powerful nuclear warheads fitted to long-range missiles. Russia plans to maintain control over the ones it sends to Belarus, and construction of storage facilities for them will be completed by July 1, Putin said.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Thu., March 30, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: JERRY BOWYER

- > financial economist, a public speaker for business conferences, a frequent radio and television guest, an author and a journalist.
- > Publisher of Affluent Investor Daily

Issue Discussed: JP Morgan Chase loses SEC challenge; Biden's veto;

CONTACT #: [REDACTED]

www.AffluentInvestor.com

JPMorgan Chase loses SEC challenge, must allow shareholders to consider viewpoint diversity proposal

Nation's largest bank sought to avoid shareholder transparency on politicized debanking, called upon to participate in ADF Viewpoint Diversity Score Business Index

WASHINGTON – The U.S. Securities and Exchange Commission has ruled against JPMorgan Chase's attempt to exclude a shareholder resolution on viewpoint diversity from its ballot for its annual shareholder meeting. Chase shareholders will now have an opportunity to review and vote on a proposal aimed at ensuring equal treatment of the financial giant's customers regardless of their religious and political beliefs.

Submitted by the Bahnsen Family Trust, the proposal directs Chase's board of directors to evaluate and issue a report on the bank's disturbing trend of politicized debanking. After Chase requested permission from the SEC to exclude the resolution, attorneys from Alliance Defending Freedom and Boyden Gray & Associates filed a response urging the SEC to deny Chase's request and allow the resolution to go through to shareholders.

In the past two years, Chase has denied payments or canceled accounts associated with people and organizations who hold mainstream American values, such as former Ambassador Sam Brownback, the Arkansas Family Council, and Defense of Liberty. Now that the SEC has denied Chase's request to exclude the proposal, it will be included in the company's proxy materials for its upcoming shareholder meeting on May 16.

"Major banks like Chase shouldn't be hiding from their shareholders, and the SEC's decision is a much-needed step toward transparency," said ADF Senior Counsel and Senior Vice President for Corporate Engagement Jeremy Tedesco. "Chase needs to rebuild trust with its shareholders and clients, but that can't happen unless it answers basic questions about treating everyone equally regardless of their political or religious views. Chase's recent behavior suggests a pattern of politically motivated debanking. The company needs to change course and assure its shareholders and customers that it respects everyone's freedom to participate in the marketplace without fear of political or anti-religious bias."

The SEC ruling comes amid a rising wave of opposition to Chase's engagement in cancel culture through politicized debanking. Chase was featured prominently in the "Statement on Debanking and Free Speech," signed in November of last year by a group of nearly 60 financial professionals. Last week, Nebraska State Treasurer John Murante led a group of 14 colleagues in a letter to Chase CEO Jamie Dimon calling on him to address and correct the issue by adopting policies recommended by ADF's Viewpoint Diversity Score 2022 Business Index and providing necessary shareholder transparency by participating in the survey portion of the 2023 Business Index.

Citing analysis from the 2022 Business Index, where Chase scored just 15% overall, the Bahnsen Family Trust proposal also calls on Chase to adopt those policies and participate in the survey. Along with criticizing Chase's actions as "an affront to public trust," the proposal highlights the vague and subjective terms-of-use policies (including terms like "hate speech" and "intolerance") that allow companies like Chase unbridled discretion to discriminate against customers for their views.

"Chase's fiduciary duty to shareholders and respect for civil liberties should cause it to eschew demands to debank certain industries, groups, and individuals for political reasons," said David Bahnsen, founder, managing partner, and chief investment officer of The Bahnsen Group and a member of the Viewpoint Diversity Score advisory council. "That's common sense, and that's the aim of our proposal. The SEC did the right thing in allowing our proposal to reach the ballot, and we look forward to meaningful engagement with Chase leadership and our fellow shareholders around this crucial topic."

Jonathan Berry of Boyden Gray & Associates assisted ADF in defending the proposal at the SEC. Find out more about Viewpoint Diversity Score and the Business Index at www.ViewpointDiversityScore.org.

The Federal Reserve is still expected to go through with a rate hike. What that means for you

KEY POINTS

- Recent bank failures have caused a crisis of confidence in the financial sector, but Americans are still grappling with stubborn inflation.
- The Federal Reserve is now expected to hike rates by one-quarter of a percentage point at this week's policy meeting.
- Here's where consumers stand one year into rate increases.

Amid turmoil in the financial sector and uncertainty ahead, the Federal Reserve will likely approve a 0.25 percentage point increase at this week's policy meeting.

That will mark one year since the central bank began the current rate-raising cycle.

Over the last 12 months, inflation spiked to a 40-year high and only recently started to ease, but all of that monetary policy tightening has been tied to issues that are disrupting the banking industry now.

For consumers, that means they must still pay a higher price to borrow while continuing to grapple with a persistently high cost of living — all while suffering a crisis of confidence when it comes to their savings accounts.

"They are right in feeling these are dire economic times," said Tomas Philipson, a professor of public policy studies at the University of Chicago and a former acting chair of the White House Council of Economic Advisers.

Incomes have not kept pace with inflation, which means purchasing power has declined as inflation has squeezed household budgets.

"It's not how many dollar bills you have, it's what you can buy with them," Philipson said.

Rate hikes, one year later

For its part, the Fed has already hiked its benchmark fund rate eight times over the last year to its current level of between 4.5% and 4.75%.

The federal funds rate, which is set by the central bank, is the interest rate at which banks borrow and lend to one another overnight. But Fed rates also influence consumers' borrowing costs, either directly or indirectly, including their credit card, mortgage and auto loan rates.

Average credit card rates now top 20%

Since most credit cards have a variable interest rate, there's a direct connection to the Fed's benchmark. As the federal funds rate rises, the prime rate does, too, and credit card rates follow suit.

After a prolonged period of rate hikes, the average credit card rate is now over 20%, on average — an all-time high — up from 16.34% one year ago.

At the same time, households are increasingly leaning on credit to afford basic necessities, which makes it even harder for the growing number of borrowers who carry a balance from month to month.

Mortgage rates now average 6.66%

Although 15-year and 30-year mortgage rates are fixed, and tied to Treasury yields and the economy, anyone shopping for a new home has lost considerable purchasing power, partly because of inflation and the Fed's policy moves.

The average rate for a 30-year, fixed-rate mortgage currently sits at 6.66%, up from 4.40% when the Fed started raising rates last March.

Here's what the Fed's interest rate hike means for you

Adjustable-rate mortgages, or ARMs, and home equity lines of credit, or HELOCs, are pegged to the prime rate. As the federal funds rate rises, the prime rate does, as well, and these rates follow suit. Most ARMs adjust once a year, but a HELOC adjusts right away. Already, the average rate for a HELOC is up to 7.76% from 3.96% a year ago.

Auto loan rates rose to around 6.48%

Even though auto loans are fixed, payments are getting bigger because the price for all cars is rising along with the interest rates on new loans.

The average interest rate on a five-year new car loan is now 6.48%, up from 4% one year ago.

Research shows keeping up with the higher cost has become a challenge as personal savings have dwindled and more borrowers fall behind on their monthly loan payments.

Federal student loans are already at 4.99%

Federal student loan rates are also fixed, so most borrowers aren't immediately affected by rate hikes. The interest rate on federal student loans taken out for the 2022-23 academic year already rose to 4.99%, up from 3.73% last year, but any loans disbursed after July 1 will likely be even higher.

For now, anyone with existing federal education debt will benefit from rates at 0% until the payment pause ends, which the Education Department expects to happen sometime this year.

Private student loans tend to have a variable rate tied to the Libor, prime or Treasury bill rates — and that means that, as the Fed raises rates, those borrowers will also pay more in interest. How much more, however, will vary with the benchmark.

Deposit rates at banks can reach 5.02%

While the Fed has no direct influence on deposit rates, the rates tend to be correlated to changes in the target federal funds rate. The savings account rates at some of the largest retail banks, which were near rock-bottom during most of the Covid pandemic, are currently up to 0.35%, on average.

Thanks, in part, to lower overhead expenses, top-yielding online savings account rates are as high as 5.02%, much higher than last year's 0.75%, according to Bankrate.

Although most savers don't need to worry about the security of their cash at the bank, since no depositor has lost FDIC-insured funds due to a bank failure, any money earning less than the rate of inflation still loses purchasing power over time.