

KSSX  
San Diego, CA  
Quarterly Issues/Programs List  
Second Quarter, 2015  
07/01/2015

KSSX  
Quarterly Issues/Programs List

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KSSX provides its listeners with programming and public service announcements that address issues of concern to our local community. Among the issues determined to be of most concern to the community during the preceding calendar quarter were:

- **AMERICAN FREEDOM FESTIVAL:** Cliff Albert talked with Ted Hacker, President of American Freedom Foundation; Tony Teravainen, President/CEO of STEP (Support The Enlisted Project); and Tim Ney, Executive Director of the San Diego Armed Services YMCA about American Freedom Festival. The military has a big presence in San Diego and fortunately there are a number of local groups that are dedicated to supporting the men and women who serve our country. There is an upcoming opportunity for YOU to say Thanks to our service members by taking part in an event that benefits those groups so they can continue their good work. Coming up on Memorial Day weekend, the planes will be moved around and a stage set-up onboard the USS Midway for a performance by 5-time Grammy winner Wynonna and her band, The Big Noise. It's the American Freedom Festival, a benefit for some of the non-profit groups that support the local military all year long.
- **CIRCULATE SAN DIEGO:** Jim Stone, Executive Director and Kathleen Ferrier, Director of Advocacy of Circulate San Diego, join Cliff Albert on Community Connection. Circulate San Diego is a local organization working to find ways to encourage people to leave their cars parked and use an alternative method to get to where you're going, like walking, mass transit, bicycling, etc. They talked about ways to help people slow down while getting healthy, eliminating cars on the freeways, and helping keep the environment cleaner. How to improve the triple bottom line - health, environment, and the economy - making it easier to get around with positive results. Vision Zero: the City works on eliminating traffic fatalities within 10 years - streets safer by building safer streets, more education on how to be safe on our streets, and police to target bad behavior. Website: [www.circulatesd.org](http://www.circulatesd.org)
- **DOMESTIC VIOLENCE IN THE WORKPLACE:** I'm Cliff Albert. Domestic violence doesn't stay within the bounds of a victim's home life. It's a crime that can spill over into the workplace. If you're the co-worker of someone who is being abused, or the employer of that person, what can you do? What SHOULD you do? Joining us on the show is San Diego Police Lieutenant, Misty Cedrun. She's part of the Domestic Violence Unit and also works with the Family Justice Center. She's working with San Diego companies to educate them on ways they can identify and help their employees who are victims of domestic violence and keep the workplace

safe for others. Website: [www.sandiego.gov/sandiegofamilyjusticecenter](http://www.sandiego.gov/sandiegofamilyjusticecenter)

- **FINANCIAL AWARENESS:** Cliff Albert was joined by the KOGO Business Editor and Executive Editor of the San Diego Daily Transcript, George Chamberlin, to answer questions from listeners. Some of the issues they talked about include: internet shopping vs. brick-and-mortar retailers; gas prices; food prices; rent and mortgage costs; retirement benefits and plans; investing and saving for college; Social Security; and debt. - Dads are bigger spenders and tend to stay with brands they currently use or are familiar with - they generally don't like the shopping process. - Gas price fluctuations are dictated by supply and demand. - The Consumer Price Index is based on individual consumption, so inflation on food products is a personal thing and will affect one person differently than another depending on the types of food they eat. - Rents will continue to skyrocket in San Diego County because there are not nearly enough apartments available to sustain the population growth. The average rent in San Diego County is over \$1,500/month, about \$600-\$700 over the National average. The percent of renters has increased vs. the percent of owners. - Retirement pensions are a defined benefit program and the 401K is a defined contribution program which are tax-deferred until monies are withdrawn. Investing in the stock market may be the best way to save money for college. - If you have debt, find help from a qualified debt consolidation company (check with the Better Business Bureau for referrals). George Chamberlin is on Money Matters every Sunday, 11am-1pm on AM 600.
- **FIRST RESPONDERS:** Cliff Albert talked with Lt. Dan Willis, Retired Police Detective and Author of "Bullet Proof Spirit", a book about Lt. Willis' journey of emotional healing that he hopes will help other first responders. The book is an emotional survival guidebook that offers wellness strategies that will help protect, heal, and nurture the spirit of First Responders so they won't suffer in service. It is a positive book filled with hope. First Responders include Police Officers, Firefighters, Paramedics, EMTs, etc., and all have to deal with an emotional stress that can affect their non-working lives. Websites: [www.firstresponderwellness.com](http://www.firstresponderwellness.com) [www.EMDR.org](http://www.EMDR.org) (referrals to therapists)
- **NEIGHBORHOOD EMPOWERMENT:** Cliff Albert is joined by Jamie Edmonds, organizer of Transition Streets, a movement consisting of a group of people focused on a single goal. The problems of the world are challenging, but when you have a group of people focused on a single goal, a solution to some of those issues becomes more management and attainable. That's the idea behind a movement called Transition Streets. The goal is to organize people in local communities to make homes and neighborhoods more sustainable and livable ... to save water and energy. Jamie Edmonds, a recently retired firefighter, has organized his neighbors to take part in this movement and is working so spread the word to others. Contact: [Jamie@transitionsd.org](mailto:Jamie@transitionsd.org)
- **POLICE/RACE ISSUES:** Locally, Cliff Albert talked with Wendy Patrick, Deputy DA and SDSU Ethics Professor about the implications of the charges filed against the officer in Baltimore, MD. FOX News Radio's Tonya J Powers speaks with community leaders, and FOX News Radio's Rachel Sutherland reports from the streets of Baltimore, MD. It happened in Ferguson, Missouri. It happened in New York City. And now

it's happened again in Baltimore, MD. A city erupts in rioting, sparked by the death of an African-American man in police custody. FOX News Radio explores the challenges facing Baltimore in "Baltimore: A City in Turmoil" - a fair and balanced half-hour special program.

- **RACE RELATIONS:** Cliff Albert talks with Dr. Andre Branch, President of the NAACP organization in San Diego. They discussed the state of race relations between law enforcement and citizens. They talked about the new nationwide survey that shows that the issue of race relations tops the list of the most important issues in communities. They also discussed the definition of race according to our society, and how multi-cultural differences, identity, and ethnicity are used in the definition. NAACP General Membership meetings every Thursday of each month at 6pm at the Jacobs Center in San Diego, 404 Euclid Avenue, San Diego. Website: [www.sandiegonaacp.org](http://www.sandiegonaacp.org)
- **SD POLICE DEPT CRISIS INTERVENTION PROGRAM:** Cliff Albert talks with Lt. Alberto Leos, Sgt. Steven Villalobos, Officer Rick Kirchhoff, and volunteer, Trish Boaz, all from the San Diego Police Department. There are a few opportunities for citizens to volunteer with the San Diego Police Department. Volunteers are used in Policing, the Retired Senior Volunteer Patrol (R.S.V.P.), Reserves, STAR/PAL Youth Program, and the Crisis Intervention Program. Today's Community Connection focuses on the Crisis Intervention Program, and how volunteers assist on the scene of crimes and other traumatic incidents. Details about the Crisis Intervention Program: - Hours vary - Locations vary - Minimum age is 21 - No court referrals - Volunteers must pass Police background check (no persons with felony convictions or currently on probation accepted). - Volunteers assist police by responding to scenes to assist citizens who have been affected by a crime or other critical incident. Volunteers provide emotional and logistical support, referrals, and resources. - Qualifications: 21 years old or older; communicate well with people; good driving record; valid CA driver's license; and personal vehicle with insurance. - Time Commitment: Successfully complete training; on-call 20 hours per month; attending monthly meetings. Citywide Volunteer Coordinator (619) 236-6082 Website: [www.sandiego.gov/volunteer-program](http://www.sandiego.gov/volunteer-program)
- **SERIAL INEBRIATE PROGRAM:** I'm Cliff Albert. Getting people off the streets is one challenge; another is keeping them off the streets. One local program focuses on a major factor that leads many people to a life of chronic homelessness - Alcohol. It's called the Serial Inebriate Program, or SIP. The program has been used in San Diego with success and the non-profit organization that developed it along with local law enforcement will be helping other cities develop programs to provide recovery and support services to homeless people who have issues with alcohol. Joining us on our show are SIP Program Manager, Deni McLagan and San Diego Police Officer, John Liening. Website: [www.mhsinc.org](http://www.mhsinc.org)
- **SUMMER SAFETY:** Cliff Albert talks to Oceanside Lt. Leonard Cosby from the Oceanside Police Department about Summer safety. As we enter into the summer months, the days are longer and the weather is warmer, making it a great time to explore, but not a good time to let down your guard because crime is year round. Oceanside Lt. Leonard Cosby is responsible for community policing for the department and he has some advice on how to stay safe in the summer months. The number one concern

during the summer months should be to be mindful of your property. In Oceanside, there has been a surge in car break-ins in the last couple of months. Car break-ins can happen almost anywhere and almost any time of the day, and most times it only takes 30-60 seconds before they can strip your car of the radio and other electronic devices. Lock your car, and if you can take belongings with you, do that instead of leaving them in the car, or at the least, lock belongings in the trunk.

- **THANK AMERICA'S TEACHERS:** Kari Steele of KOST 103.5 talks with various guests about today's teachers and the lack of school supplies in the classrooms. Did you know that 91% of all teachers purchase school supplies for their students? Bob Thacker, Executive Director of non-profit AdoptAClassroom, talked about how AdoptAClassroom gives teachers a hand by providing needed classroom materials so that students can succeed (i.e., pencils, books, paper, etc.). AdoptAClassroom.org is a non-profit organization that partners donors with teachers so they can be provided with the funds to purchase critical resources and materials for their classroom, therefore increasing student success. Website: [www.adoptaclassroom.org](http://www.adoptaclassroom.org) Kelly LaMar of Farmer's Insurance, talked about Farmer's Insurance's commitment to the Thank America's Teachers initiative and their partnership with AdoptAClassroom. She gave examples of and spoke to outstanding teachers in America, and how to nominate/vote for teachers so they can receive money grants for their classrooms. Website: [www.thankamericasteachers.com](http://www.thankamericasteachers.com). Debbie Devine, award-winning Theatre Director and a respected leader in the field of arts education for over three decades, is also a teacher of over 40 years. Debbie talked about some of the students and struggles that teachers have. Mikisha Nation, Executive Director of Breakthrough Twin Cities, a non-profit that helps motivated students overcome adversity to prepare for college with the support of older students passionate about education. Mikisha talked about the teachers that had a profound impact on her development when she was growing up and on her road to leadership, and the lack of resources in the classroom. Website: [www.breakthroughtwincities.org](http://www.breakthroughtwincities.org)
  - **YMCA ARMED SERVICES:** Cliff Albert is joined by Tim Ney, Executive Director of YMCA Armed Services, to talk about the local work the Armed Services YMCA does for San Diego. San Diego, of course, is a big military town. It's part of our history, our identity, and our community. Fortunately, there are a number of organizations that make life easier on our service men and women by being there ... whenever they need support. One of these organizations is the Armed Services YMCA. They have various programs that help our military community: - Wounded/Injured Ill services - Family and Youth services - Counseling Support services They always have opportunities for volunteers. Website: [www.sandiegoASYMCA.org](http://www.sandiegoASYMCA.org)
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**Section I**  
**LOCAL PROGRAMMING**

Section I lists regularly-scheduled and special programs that represent the station's issue-responsive programming providing the most significant treatment of the issues listed above for the calendar quarter.

ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
FIRST RESPONDERS	COMMUNITY CONNECTION SHOW 1 APR '15 - FIRST RESPONDERS	Cliff Albert talked with Lt. Dan Willis, Retired Police Detective and Author of "Bullet Proof Spirit", a book about Lt. Willis' journey of emotional healing that he hopes will help other first responders. The book is an emotional survival guidebook that offers wellness strategies that will help protect, heal, and nurture the spirit of First Responders so they won't suffer in service. It is a positive book filled with hope. First Responders include Police Officers, Firefighters, Paramedics, EMTs, etc., and all have to deal with an emotional stress that can affect their non-working lives. Websites: <a href="http://www.firstresponderwellness.com">www.firstresponderwellness.com</a> <a href="http://www.EMDR.org">www.EMDR.org</a> (referrals to therapists)	LT. DAN WILLIS	04/05/2015 07:00 AM	029:50
SERIAL INEBRIATE PROGRAM	COMMUNITY CONNECTION SHOW 2 APR '15 - CHRONIC HOMELESSNESS PROGRAM	I'm Cliff Albert. Getting people off the streets is one challenge; another is keeping them off the streets. One local program focuses on a major factor that leads many people to a life of chronic homelessness - Alcohol. It's called the Serial Inebriate Program, or SIP. The program has been used in San Diego with success and the non-profit organization that developed it along with local law enforcement will be helping other cities develop programs to provide recovery and support services to homeless people who have issues with alcohol. Joining us on our show are SIP Program Manager, Deni McLagan and San Diego Police Officer, John Liening. Website: <a href="http://www.mhsinc.org">www.mhsinc.org</a>	DENI MCLAGLAN, OFFICER JOHN LIENING	04/12/2015 07:00 AM	029:50
DOMESTIC VIOLENCE IN THE WORKPLACE	COMMUNITY CONNECTION SHOW 3 APR '15 - DOMESTIC VIOLENCE WORKPLACE	I'm Cliff Albert. Domestic violence doesn't stay within the bounds of a victim's home life. It's a crime that can spill over into the workplace. If you're the co-worker of someone who is being abused, or the employer of that person, what can you do? What SHOULD you do? Joining us on the show is San Diego Police Lieutenant, Misty Cedrun. She's part of the Domestic Violence Unit and also works with the Family Justice Center. She's working with San Diego companies to educate them on ways they can	LT. MISTY CEDRUN	04/19/2015 06:30 AM	029:00

ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
		identify and help their employees who are victims of domestic violence and keep the workplace safe for others. Website: <a href="http://www.sandiego.gov/sandiegofamilyjusticecenter">www.sandiego.gov/sandiegofamilyjusticecenter</a>			
CIRCULATE SAN DIEGO	COMMUNITY CONNECTION SHOW 4 APR '15 - CIRCULATE SD	Jim Stone, Executive Director and Kathleen Ferrier, Director of Advocacy of Circulate San Diego, join Cliff Albert on Community Connection. Circulate San Diego is a local organization working to find ways to encourage people to leave their cars parked and use an alternative method to get to where you're going, like walking, mass transit, bicycling, etc. They talked about ways to help people slow down while getting healthy, eliminating cars on the freeways, and helping keep the environment cleaner. How to improve the triple bottom line - health, environment, and the economy - making it easier to get around with positive results. Vision Zero: the City works on eliminating traffic fatalities within 10 years - streets safer by building safer streets, more education on how to be safe on our streets, and police to target bad behavior. Website: <a href="http://www.circulatesd.org">www.circulatesd.org</a>	JIM STONE, KATHLEEN FERRIER	04/26/2015 06:58 AM	029:20
POLICE/RACE ISSUES	COMMUNITY CONNECTION SHOW 1 MAY '15 - POLICE/RACE ISSUES	Locally, Cliff Albert talked with Wendy Patrick, Deputy DA and SDSU Ethics Professor about the implications of the charges filed against the officer in Baltimore, MD. FOX News Radio's Tonya J Powers speaks with community leaders, and FOX News Radio's Rachel Sutherland reports from the streets of Baltimore, MD. It happened in Ferguson, Missouri. It happened in New York City. And now it's happened again in Baltimore, MD. A city erupts in rioting, sparked by the death of an African-American man in police custody. FOX News Radio explores the challenges facing Baltimore in "Baltimore: A City in Turmoil" - a fair and balanced half-hour special program.	WENDY PATRICK	05/03/2015 07:02 AM	029:49
THANK AMERICA'S TEACHERS	COMMUNITY CONNECTION SHOW 2 MAY '15 - THANKING AMERICAS TEACHERS	Kari Steele of KOST 103.5 talks with various guests about today's teachers and the lack of school supplies in the classrooms. Did you know that 91% of all teachers purchase school supplies for their students? Bob Thacker, Executive Director of non-profit AdoptAClassroom, talked about how AdoptAClassroom gives teachers a hand by providing needed classroom materials so that students can succeed (i.e., pencils, books,	B THACKER, K LAMAR, D DEVINE, M NATION	05/10/2015 06:58 AM	030:00

ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
		<p>paper, etc.). AdoptAClassroom.org is a non-profit organization that partners donors with teachers so they can be provided with the funds to purchase critical resources and materials for their classroom, therefore increasing student success. Website: <a href="http://www.adoptaclassroom.org">www.adoptaclassroom.org</a></p> <p>Kelly LaMar of Farmer's Insurance, talked about Farmer's Insurance's commitment to the Thank America's Teachers initiative and their partnership with AdoptAClassroom. She gave examples of and spoke to outstanding teachers in America, and how to nominate/vote for teachers so they can receive money grants for their classrooms. Website: <a href="http://www.thankamericasteachers.com">www.thankamericasteachers.com</a>.</p> <p>Debbie Devine, award-winning Theatre Director and a respected leader in the field of arts education for over three decades, is also a teacher of over 40 years. Debbie talked about some of the students and struggles that teachers have.</p> <p>Mikisha Nation, Executive Director of Breakthrough Twin Cities, a non-profit that helps motivated students overcome adversity to prepare for college with the support of older students passionate about education. Mikisha talked about the teachers that had a profound impact on her development when she was growing up and on her road to leadership, and the lack of resources in the classroom. Website: <a href="http://www.breakthroughtwincities.org">www.breakthroughtwincities.org</a></p>			
AMERICAN FREEDOM FESTIVAL	COMMUNITY CONNECTION SHOW 3 MAY '15 - AMERICAN FREEDOM FEST	<p>Cliff Albert talked with Ted Hacker, President of American Freedom Foundation; Tony Teravainen, President/CEO of STEP (Support The Enlisted Project); and Tim Ney, Executive Director of the San Diego Armed Services YMCA about American Freedom Festival. The military has a big presence in San Diego and fortunately there are a number of local groups that are dedicated to supporting the men and women who serve our country. There is an upcoming opportunity for YOU to say Thanks to our service members by taking part in an event that benefits those groups so they can continue their good work. Coming up on Memorial Day weekend, the planes will be moved around and a stage set-up onboard the USS Midway for a performance by 5-time Grammy winner Wynonna and her band, The Big Noise. It's the American Freedom Festival, a benefit for some of the non-profit groups that support the local military all year long.</p>	TED HACKER, TONY TERAVAINEN, TIM NEY	05/17/2015 06:30 AM	030:00

ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
SD POLICE DEPT CRISIS INTERVENTION PROGRAM	COMMUNITY CONNECTION SHOW 4 MAY '15 - CRISIS INTERVENTION	<p>Cliff Albert talks with Lt. Alberto Leos, Sgt. Steven Villalobos, Officer Rick Kirchhoff, and volunteer, Trish Boaz, all from the San Diego Police Department. There are a few opportunities for citizens to volunteer with the San Diego Police Department. Volunteers are used in Policing, the Retired Senior Volunteer Patrol (R.S.V.P.), Reserves, STAR/PAL Youth Program, and the Crisis Intervention Program. Today's Community Connection focuses on the Crisis Intervention Program, and how volunteers assist on the scene of crimes and other traumatic incidents. Details about the Crisis Intervention Program: - Hours vary - Locations vary - Minimum age is 21 - No court referrals - Volunteers must pass Police background check (no persons with felony convictions or currently on probation accepted). - Volunteers assist police by responding to scenes to assist citizens who have been affected by a crime or other critical incident. Volunteers provide emotional and logistical support, referrals, and resources. - Qualifications: 21 years old or older; communicate well with people; good driving record; valid CA driver's license; and personal vehicle with insurance. - Time Commitment: Successfully complete training; on-call 20 hours per month; attending monthly meetings. Citywide Volunteer Coordinator (619) 236-6082 Website: <a href="http://www.sandiego.gov/volunteer-program">www.sandiego.gov/volunteer-program</a></p>	LT. LEOS, SGT. VILLALOBOS, OFFICER KIRCHHOFF	05/24/2015 07:01 AM	029:50
NEIGHBORHOOD EMPOWERMENT	COMMUNITY CONNECTION SHOW 5 MAY '15 - TRANSITION SD	<p>Cliff Albert is joined by Jamie Edmonds, organizer of Transition Streets, a movement consisting of a group of people focused on a single goal. The problems of the world are challenging, but when you have a group of people focused on a single goal, a solution to some of those issues becomes more management and attainable. That's the idea behind a movement called Transition Streets. The goal is to organize people in local communities to make homes and neighborhoods more sustainable and livable ... to save water and energy. Jamie Edmonds, a recently retired firefighter, has organized his neighbors to take part in this movement and is working so spread the word to others. Contact: <a href="mailto:Jamie@transitionsd.org">Jamie@transitionsd.org</a></p>	JAMIE EDMONDS	05/31/2015 06:58 AM	029:50



ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
SUMMER SAFETY	COMMUNITY CONNECTION SHOW 1 JUN '15 - SUMMER SAFETY	Cliff Albert talks to Oceanside Lt. Leonard Cosby from the Oceanside Police Department about Summer safety. As we enter into the summer months, the days are longer and the weather is warmer, making it a great time to explore, but not a good time to let down your guard because crime is year round. Oceanside Lt. Leonard Cosby is responsible for community policing for the department and he has some advice on how to stay safe in the summer months. The number one concern during the summer months should be to be mindful of your property. In Oceanside, there has been a surge in car break-ins in the last couple of months. Car break-ins can happen almost anywhere and almost any time of the day, and most times it only takes 30-60 seconds before they can strip your car of the radio and other electronic devices. Lock your car, and if you can take belongings with you, do that instead of leaving them in the car, or at the least, lock belongings in the trunk.	LT. LEONARD COSBY	06/07/2015 07:01 AM	029:55
YMCA ARMED SERVICES	COMMUNITY CONNECTION SHOW 2 JUN '15 - ARMED SERVICES YMCA	Cliff Albert is joined by Tim Ney, Executive Director of YMCA Armed Services, to talk about the local work the Armed Services YMCA does for San Diego. San Diego, of course, is a big military town. It's part of our history, our identity, and our community. Fortunately, there are a number of organizations that make life easier on our service men and women by being there ... whenever they need support. One of these organizations is the Armed Services YMCA. They have various programs that help our military community: - Wounded/Injured Ill services - Family and Youth services - Counseling Support services They always have opportunities for volunteers. Website: <a href="http://www.sandiegoASYMCA.org">www.sandiegoASYMCA.org</a>	TIM NEY	06/14/2015 07:01 AM	029:49
RACE RELATIONS	COMMUNITY CONNECTION SHOW 3 JUN '15 - RACE RELATIONS	Cliff Albert talks with Dr. Andre Branch, President of the NAACP organization in San Diego. They discussed the state of race relations between law enforcement and citizens. They talked about the new nationwide survey that shows that the issue of race relations tops the list of the most important issues in communities. They also discussed the definition of race according to our society, and how multi-cultural differences, identity, and ethnicity are used in the definition. NAACP	DR. ANDRE BRANCH	06/21/2015 06:58 AM	029:50

ISSUE	PROGRAM / TITLE	DESCRIPTION	GUEST	DATE/TIME	DURATION
		General Membership meetings every Thursday of each month at 6pm at the Jacobs Center in San Diego, 404 Euclid Avenue, San Diego. Website: <a href="http://www.sandiegonaacp.org">www.sandiegonaacp.org</a>			
FINANCIAL AWARENESS	COMMUNITY CONNECTION SHOW 4 JUN '15 - FINANCIAL AWARENESS	Cliff Albert was joined by the KOGO Business Editor and Executive Editor of the San Diego Daily Transcript, George Chamberlin, to answer questions from listeners. Some of the issues they talked about include: internet shopping vs. brick-and-mortar retailers; gas prices; food prices; rent and mortgage costs; retirement benefits and plans; investing and saving for college; Social Security; and debt. - Dads are bigger spenders and tend to stay with brands they currently use or are familiar with - they generally don't like the shopping process. - Gas price fluctuations are dictated by supply and demand. - The Consumer Price Index is based on individual consumption, so inflation on food products is a personal thing and will affect one person differently than another depending on the types of food they eat. - Rents will continue to skyrocket in San Diego County because there are not nearly enough apartments available to sustain the population growth. The average rent in San Diego County is over \$1,500/month, about \$600-\$700 over the National average. The percent of renters has increased vs. the percent of owners. - Retirement pensions are a defined benefit program and the 401K is a defined contribution program which are tax-deferred until monies are withdrawn. Investing in the stock market may be the best way to save money for college. - If you have debt, find help from a qualified debt consolidation company (check with the Better Business Bureau for referrals). George Chamberlin is on Money Matters every Sunday, 11am-1pm on AM 600.	GEORGE CHAMBERLIN	06/28/2015 06:30 AM	029:55

**Section II**  
**NETWORK (and/or SYNDICATED) PROGRAMMING**

Section II lists the network-provided (and/or syndicated) programming that the station broadcast during the preceding calendar quarter that addresses community issues.

ISSUE	PROGRAM / TITLE	DESCRIPTION	DATE/TIME	DURATION
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(No network and/or syndicator-provided programs aired on this station.)

**Section III**  
**PUBLIC SERVICE ANNOUNCEMENTS**

Section III lists public service announcements that the station broadcast during the preceding calendar quarter that address community issues.

ISSUE	ORGANIZATION OR TITLE	DURATION	RUNS
ABOVE THE INFLUENCE	ABOVE THE INFLUENCE	000:24	001
ABOVE THE INFLUENCE	ABOVE THE INFLUENCE	000:26	003
ADOPTION	NATIONAL COUNCIL FOR ADOPTION	000:30	001
ASSISTANCE FOR WOMEN	NEW DAY WOMEN'S CENTER	000:31	002
BLOOD DONATIONS	SAN DIEGO BLOOD BANK	000:30	011
BRAIN CONCUSSION	AMERICAN ACADEMY OF NEUROLOGY	000:30	008
BRAIN TUMOR AWARENESS	AMERICAN BRAIN TUMOR ASSOCIATION	000:30	005
CAREGIVER ASSISTANCE	AARP/AD COUNCIL	000:29	004
CHILDREN'S EDUCATION FUNDRAISER	THE KID'S COLLEGE	000:31	002
CONSERVATION & CLEANUP	CALIFORNIA STATE PARKS FOUNDATION	000:31	003
CROHN'S DISEASE	CROHN'S & COLITIS FOUNDATION	000:31	002
DISTRACTED DRIVERS	OFFICE OF TRAFFIC SAFETY	000:30	004
DISTRACTED PEDESTRIANS	AMERICAN ACADEMY ORTHOPEDIC	000:30	001
DODGE BALL FUNDRAISER	AFTER SCHOOL ALL STARS	000:29	005
DOG RESCUE FUNDRAISER	HELEN WOODWARD ANIMAL CENTER	000:30	002
DOG RESCUE FUNDRAISER	LABS & MORE	000:30	001
DOMESTIC VIOLENCE	CENTER FOR COMMUNITY SOLUTION	000:30	003

ISSUE	ORGANIZATION OR TITLE	DURATION	RUNS
DONATIONS	GOODWILL/AD COUNCIL	000:30	010
EDUCATION	UNITED NEGRO COLLDEGE FUND	000:32	006
EMERGENCY MEDICAL CARE FOR WOMEN	DOCTORS WITHOUT BORDERS	000:31	002
END OF LIFE WISHES	INSTITUTE OF MEDICINE	000:30	011
EXCHANGE STUDENT HOST FAMILY	YOUTH FOR UNDERSTANDING	000:30	006
EXOTIC ANIMAL SANCTUARY	LIONS TIGERS BEARS	000:31	002
FOOD BANK	SAN DIEGO FOOD BANK	000:30	008
FOSTER AND HOMELESS YOUTH	LIVING ADVANTAGE INC	000:31	002
FOSTER YOUTH FUNDRAISER	COUNTY OF SAN DIEGO HHSA	000:31	006
FOSTER YOUTH MENTORS	COUNTY OF SAN DIEGO HHSA	000:29	002
FREE CHILDREN'S BOOKS	READING LITERACY LEARNING	000:31	005
FREE TAX FILING	DEPT OF TREASURY	000:30	002
FUNDRAISER FOR THE POOR	SAFE HAVEN INTERNATIONAL NETWORK	000:30	010
GOLF TOURNAMENT FOR DISADVANTAGED CHILDREN	FRESH START SURGICAL GIFTS	000:31	006
HEALING & RESTORATION	THE NOT ALONE PROJECT	000:30	005
HELP FOR PROBLEM DRINKERS	AL-ANON FAMILY GROUPS	000:30	017
HIGH SCHOOL DIPLOMA	DOLLAR GENERAL LITERARY FOUNDATION/AD COUNCIL	000:30	005
HORSE RESCUE	ROCKING HORSE RANCH	000:31	007
HOST FAMILY EXCHANGE STUDENTS	FORTE INTERNATIONAL EXCHANGE ASSOCIATION	000:31	004
HOUSING DISCRIMINATION	SAN DIEGO REGIONAL ALLIANCE FAIR HOUSING	000:31	005
HUMAN TRAFFICKING	SAN DIEGO COUNTY COMISSION ON HUMAN TRAFFICKING	000:30	014
HUNTINGTON DISEASE AWARENESS	HUNTINGTON'S DISEASE SOCIETY	000:31	002

ISSUE	ORGANIZATION OR TITLE	DURATION	RUNS
HUNTINGTON'S DISEASE	HUNTINGTON'S DISEASE SOCIETY	000:30	005
ILL CHILDREN	RONALD MCDONALD HOUSE CHARITY	000:31	002
JR. LEAGUE FUNDRAISER	JR. LEAGUE OF SAN DIEGO	000:30	001
LUPUS AWARENESS	LUPUS FOUNDATION OF AMERICA	000:31	007
MILITARY AND VETERANS	SHOW YOUR STRIPES	000:28	006
MILITARY AND VETERANS	SHOW YOUR STRIPES	000:29	001
MILITARY AND VETERANS	SHOW YOUR STRIPES	000:30	003
MILITARY AND VETERANS	SHOW YOUR STRIPES	000:31	020
MOBILE SCIENCE LAB FUNDRAISER	SCIENCE DELIVERED	000:31	003
ORDERING MEDICATION ONLINE	NATIONAL ASSOCIATION OF BOARDS OF PHARMACY	000:30	001
PARALYSIS FUNDRAISER	CHRISTOPHER & DIANE REEVES FOUNDATION	000:31	006
PRESCRIPTION DRUG SAFETY	NATIONAL ASSOCIATION OF BOARDS OF PHARMACY	000:30	010
PRIMARY CARE	AMERICA'S FAMILY PHYSICIANS	000:31	002
PROSTATE CANCER	ZERO THE END OF PROSTATE CANCER, PROSTATE HEALTH EDUCATION NETWORK (PHEN) AND MEN'S HEALTH NETWORK (MHN)	000:30	006
SCIENCE, TECH, ENGINEERING, MATH	AMERICA'S NAVY	000:30	005
SUBSTITUTE TEACHERS	SAN DIEGO COUNTY OFFICE OF EDUCATION	000:31	002
TAX PREPARATION	CALIFORNIA TAX EDUCATION COUNCIL	000:31	001
TICKETS FOR VETERANS	VETERAN TICKETS FOUNDATION	000:30	005
UNDERPRIVILEGED TEEN ASSISTANCE	THE PRINCESS PROJECT SAN DIEGO	000:30	001
US POLICE & FIRE CHAMPIONSHIP	CALIFORNIA POLICE ATHLETIC FEDERATION	000:31	008
VETERANS ASSISTANCE	US DEPT OF VETERANS AFFAIRS	000:30	012
VISION DISEASE	BRIGHT FOCUS FOUNDATION	000:30	007