

QUARTERLY ISSUES/PROGRAMS LIST

January 1 – March 31, 2023

ISSUES

1. Financial issues facing families.
2. Challenges facing parents and families.
3. The moral decline of America.

The significance of these issues was determined from speaking with community leaders and citizens and by reading local newspapers and from local television news.

PUBLIC AFFAIRS PROGRAMMING:

Title: *Family Talk*
Source: Family Talk
Host: Dr. James Dobson
Time: Mon-Fri 8:00 pm
Duration: 30 minutes

Title: *FamilyLife Today*
Source: FamilyLife Communications
Host: Dave & Ann Wilson
Time: Mon-Fri 9:00 pm
Duration: 30 minutes

Title: *Faith & Finance*
Source: Crown Financial Ministries
Host: Rob West
Time: Mon-Fri 9:30 pm
Duration: 30 minutes

TREATMENT OF ISSUES:

1. Financial issues facing families.

Faith and Finance

1/4/23 - If you don't know what something should cost, it's easy to overpay. That's especially true with life insurance. If you have loved ones who depend on your income, having the appropriate amount of life insurance is an essential part of your financial plan. Rob West explained how to avoid paying too much for it.

1/11/23 – Rob West talked about saving money. He explained that many might be surprised to hear that how much they save doesn't have much to do with their salary and provided the data to back that up.

1/12/23 - Myhre shared his own personal reflection and goal-setting exercise for us today. He explained why January is a great time for some personal assessment and goal-setting and how to invest in the upcoming year.

1/13/23 – Rob West explained the ways scam artists are trying to separate you from your hard-earned cash. With people spending a lot of time and money online these days, he gave advice on what to watch out for and how to protect yourself from online scammers.

1/20/23 – Rob West told how inflation and higher interest rates have taken a toll on home sales. Home sales could drop even further as we head into the winter doldrums when prospective buyers tend to thin out. Mortgage expert Dale Vermillion gave advice for homeowners.

1/24/23 – Mark Biller explained that there are no secrets to successful *investing*, and in the long run, several key factors will determine your results. He explained how to invest your money for the best results.

2/6/23 – Financial coach John Putnam explained that it looks like we headed for a recession, but no one knows when it'll come or how deep it will be. He explained what to do to prepare.

2/10/23 - Credit card debt fell sharply during the COVID shutdowns. Unfortunately, it's becoming a big problem again. Guest Neile Simon talked about how and why it's so important to get rid of credit card debt.

2/13/23 - It's nothing new for seniors to get discounts, but did you know that one of them can save you money on healthcare costs? Lauren Gajdek explained where to find these discounts.

2/17/23 - The average household spends an astonishing 40% of its food budget eating out. After housing and transportation, food is probably the next biggest item in the budget. Rob West gave advice on how to make some changes and save you a lot of money.

2/23/23 - The tax filing deadline will be here before you know it. Rob West gave some tips that could save you headaches when filing your taxes.

2/27/23 – Rob West talks about term life insurance, which he almost always recommends when you have a family to support. He explained why term is far cheaper than whole-life and doesn't mix investing with a death benefit.

2/28/23 – With tax season fast approaching, and a lot of money changing hands, scam artists come out of the woodwork. Rob explained what they're up to and how not to get taken.

3/3/23 - Do you know your retirement plans are on track? Studies show that many people aren't aware of how much they need to save and will likely fall short of their goals. Rob West talked about how to make sure you're ready for retirement.

3/22/23 – Howard Dayton talked about student loan debt, which is now just over \$1.75 trillion. He explained how college students can be free of debt.

3/28/23 – Rob West talked to parents about making out a will, and why dividing their assets equally among their children, including property, is asking for trouble. He explained the best way of leaving your assets to your children.

3/31/23 - If you're tired of living paycheck-to-paycheck, the first step in making financial changes is admitting you have a problem and then identifying what you're doing wrong. Rob West talked about the right way of handling your money.

2. Challenges facing parents and families.

Family Talk

1/4-5/23 - Did you know that 1 in 5 kids suffer from obesity in America? Or that on average, kids are eating about 1.8 daily servings of fruits and vegetables, less than half the recommendation of 4.5 servings? Pediatric dietitian, Ali Elliott discussed how the deterioration of the family has negatively impacted children's overall health, and they broke down what kids should be eating daily through the 5-2-1-0 principle.

1/23-24/23 - Dr. Charles Crismier, the author of *Hearts of the Fathers: Leaving a Legacy that Lasts*, talked to parents of sons about how to improve their relationship, and the impact that can have for many generations.

1/30/23 - Did you know that twenty-eight million Americans battle an eating disorder in their lifetime? Christian clinical psychologist, Dr. Margaret Nagib, discussed this devastating epidemic. Dr. Nagib identified the widespread impact of diseases such as bulimia and anorexia, and how those struggling can find healing and restoration.

2/13/23 - Betty Huizenga discussed her heart for reaching the next generation of wives and mothers through her ministry, Apples of Gold. She shared how her program provides opportunities for experienced mothers to pass along helpful advice to younger women through mentorship, cooking, and Bible studies.

3/7-8/23 - Anne Edward, the executive director of Restored Hope Network, shared her ministry dedicated to serving those who are broken by relational sin and homosexuality. They examine the hostility toward the biblical truth about homosexuality, while Anne shared her own story of being liberated from a sinful lifestyle.

3/20-21/23 - Dee Brestin discussed her heart-wrenching journey back into a life of singleness following the death of her husband. Dee told how she learned to lean on the Lord, and discovered His unwavering faithfulness in the midst of deep loneliness and grief.

FamilyLife Today

1/23/23 - Counselor Dave Carder, author of *The Anatomy of An Affair*, explained how attractions and addictions develop, and how to guard your marriage against them.

1/25/23 - How do we protect our marriages in a world that tries to pull us apart? John and Debra Fileta broke down three main areas of needed protection and shared invaluable advice from their own marriage.

1/30-31/23 - Should I get a divorce? What does the Bible say about divorce, does God truly say it's out of the question? Theologian Wayne Grudem weighed in on dying marriages, separation, and calling it quits and gave advice for anyone thinking of divorce.

2/6/23 - Biological moms & stepmoms can be malicious, competitive, even wounding. But Ron Deal told of two women who found healing in their toxic relationship.

2/7-8/23 - Feeling undesired, unattractive? Researcher Shaunti Feldhahn and sex therapist Michael Systma talked about differences in sexual desire, and what's normal in bed. They offered tips for better, fulfilling, and connected marital sex.

2/24/23 - Dealing with epic parenting failure? Author Paul David Tripp gave advice for hope, truth, and practical ideas to transform failure into unforgettable opportunity when dealing with our children.

3/2-3/23 - "I feel like I'm always holding back the real me." Counselor Ron Deal explained that shame can keep us fake, isolated, and voiceless. And gave advice on how to find a way out of this situation.

3/20-21/23 - "Where do babies come from?" Justin and Lindsey Holcomb gave advice to parents on how to start this uncomfortable conversation with basic, biblical tools.

3/31/23 - Where'd all the passion in marriage go? Authors Jason and Tori Benham lost the spark in their marriage and explained the tools they used to make their marriage stronger than ever.

3. The moral decline of America.

Family Talk

1/18/23 - Lisa, a licensed social worker, talked about working with women experiencing this tremendous loss and pain of having an abortion. She explained that many post-abortive women grapple with regret, anger, grief, and anxiety. She gave advice to women facing this and told them where to find help.

2/2-3/23 - Patrick Trueman, the president of The National Center on Sexual Exploitation, discussed the damaging effects of pornography. Viewing pornography actually alters the brain and "lights the fire trail" for increased desire and progressive consumption. He gave advice on where to find help.

2/24/23 - Dr. Tim Clinton interviewed Donna Rice Hughes, president and CEO of Enough is Enough. With a mission to protect children and empower moms and dads, she urged parents to become cyber savvy by using Internet filters, regular monitoring, and using time-limiting tools. She explains why it is urgent to stop pornography from robbing our kids of their innocence and polluting their minds.

3/1-3/24 - Jessa Dillow Crisp, told how she experienced horror at the hands of her biological family and how she was sex trafficked at the 2010 Winter Olympics in Canada. Jessa shared her story of how God provided an escape for her at the age of 21 with a path toward restoration. With her testimony and professional skills in counseling and recovery, she explained her mission to help others escape some of the darkest sins that humans commit against one another.

3/30-31/23 - Abby Johnson recounted the horror she felt as she watched a 13-week-old baby lose its life in the womb while working at a Planned Parenthood clinic. From that traumatic event, she learned the awful truth about abortion, and explained how she is now helping women find a way out of the abortion industry and experience healing through her organization, And Then There Were None.

FamilyLife Today

1/26/23 - From her own blistering story, author & podcaster Rosie Makinney offered biblically based, proactive action to take back your marriage from addiction to porn.

3/22-24/23 - Secrets in marriage nearly capsized Phil and Priscilla Fretwell's marriage, as his sexual betrayal morphed to addiction. They explained how they articulated their complex path to overcome his sexual addiction.