

## QUARTERLY ISSUES/PROGRAMS LIST

October 1, 2023 – December 31, 2023

### ISSUES

1. Financial issues facing families.
2. Challenges facing parents and families.

*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*

10/5/23 - You made a great start with your journey with your spending plan, but you're having trouble staying on track. Rob West gave advice to help you steer clear of a few common financial potholes that will help you avoid wrecking your budget.

10/10/23 - Homeowners across America are getting notices that their property taxes are increasing. But are those assessments accurate? And if not, what can you do about it? Host Rob West gave us the 7 steps to challenging your property assessment.

10/11/23 - New investing options seem to pop up every day, potentially making things for investors confusing. So, it's good to know the objectives you should consider when risking your money. Rob West shared three objectives for successful investing.

10/17/23 - What's the best investment option for you—a traditional IRA or a Roth? Host Rob West welcomed Mark Biller who gave advice on the difference in these two options and how to make the best decision for your money.

10/27/23 - Wise preparation is one of the keys to any successful effort—and that includes staying on budget during the holiday shopping season. Rob West gave advice on how you can be prepared to avoid emotional buying and impulse spending during the holidays.

11/1/23 - Giving can be an especially difficult topic for some couples. So, how can you get on the same page with your spouse about important things like giving? Host Rob West welcomed Ron Blue who talked about what couples should do when they disagree on giving and how they can compromise to make this important decision.

11/2/23 - Inflation has jacked up the price of just about everything these past three years, but perhaps nothing has been affected so much as used cars. Host Rob West talked about current car prices and shared 7 steps for making a wise used car purchase.

11/10/23 - There's no doubt that a reverse mortgage could make your retirement years more comfortable. But are there other reasons to take advantage of this type of loan? Rob West welcomed Harlan Accola who gave a fresh look at reverse mortgages and explained why it may or may not be the best option for you.

11/13/23 - A perfect storm may be coming that could make this Christmas shopping season not enjoyable at all for people with student loan debt. Rob West welcomed Neile Simon who shared details about a perfect storm that is brewing for those with student debt loans.

11/14/23 – It's open enrollment season again for health insurance. Millions of folks have to decide on keeping their current plan or going with something else. Rob West talked with Lauren Gajdek about a health insurance alternative to consider during open enrollment.

11/15/23 - You've been sitting on the sidelines, waiting to buy a home until the market improves. So, will it be a buyer's market again this winter? Rob West talked to Dale Vermillion who gave us his take on the housing market and what we can expect in the coming months.

11/21/23 - Retirement from your job one day will give you the opportunity to find a new way to serve the Lord. But along the way, you can make mistakes that may slow the process down. Rob West shared 4 rollover mistakes to avoid if retirement is in your near future.

11/22/23 - With winter setting in, many Americans are bracing for higher gas and electricity costs. So, are there ways you can lower your home utility bills this winter? Rob West offered a few cold-weather energy-saving tips you might want to try.

11/30/23 - The U.S. has arguably the most stable stock market in the world, but does that mean it's always the best? Could we be shortchanging ourselves if we don't consider international investing opportunities. Host Rob West talked with Cole Person about the impact of international investing.

12/1/23 - Are you making plans for special year-end giving? If so, there's a different approach you can consider. Host Rob West will explained how use your IRA for year-end giving.

12/4/23 - When considering investing options, bonds are a little mysterious to many people. For example, when interest rates rise, bond prices go down. Rob West welcomed Mark Biller who went over some basic facts about bonds and explained these fixed income securities.

12/8/23 - We're coming up to the end of the year and that means it's time to make decisions about year-end giving. Rob West was joined by Randy Alcorn who shared some giving guidelines that will help you fight the temptation of materialism.

12/12/23 - Division over money can creep into a marriage without the couple being aware of it at first. Art Rainer joined host Rob West and talked about the 6 signs that indicate money is an issue in your marriage, and ways to avoid it.

12/20/23 - Rob West was joined by Sharon Epps who shared some advice on how to best make your year-end giving decisions.

12/26/23 - Host Rob West talked about the process of lending money to others, and ways you can to reconcile unpaid debt from those who owe you money.

12/27/23 - There's no question that money is one of the biggest causes of tension in a marriage—sometimes even leading to divorce. Rob West talked with relationship expert Shaunti Feldhahn about 3 steps you can take to ease money tension in your marriage.

12/29/23 - Tithing is fairly simple during your working years. Your only decision is whether to tithe on your net or gross income. But tithing becomes a bit more complicated after you retire. Rob West talked with Anthony Saffer about how to tithe in retirement.

## **2. Challenges facing parents and families.**

### ***Family Talk***

10/5-6/23 - For many teens, their smartphones have become their best friend and safety blanket. Guest Dr. Kathy Koch, author of *Screens and Teens: Connecting with Our Kids in a Wireless World*, gave advice to parents to set reasonable limits for their children's phones, and to insist on regular phone "blackouts." She gave advice to encourage teens to engage by having a meaningful conversation, play board games, do a puzzle, read a physical book, or shoot hoops with a sibling.

10/12-13/23 - Guiding young boys through the early impressionable years has become an increasingly difficult responsibility for men, especially in the face of the culture war. Dr. James Dobson talked with the founder and CEO of Trail Life USA, Mark Hancock, who gave advice on how his outdoor ministry seeks to teach boys to be honorable and lead with integrity.

10/17-18/23 - Patricia Ashley shared a powerful and entertaining story of how the Lord not only saved her, but fully restored her marriage to her husband, Vernon. She gave advice for all women who are in a troubled marriage.

10/26-27/23 - Oftentimes, parents of children who have special needs experience a unique joy and perspective that other parents may never encounter. Dr. James Dobson interviewed Emily Colson and her dad, the late Chuck Colson, about Emily's son, Max, who has autism. The shared advice for other parents with autistic children.

11/1-2/23 - Dr. James Dobson interviewed author Danny Silk and his wife, Sheri, on the subject of building and maintaining healthy relationships. They gave advice on how they turned their volatile marriage into a beautiful union.

12/19-2/20/23 - Dr. James Dobson and Dr. Kendall discussed the difficult topic of forgiveness. He gave steps you can take to release the driving cause of bitterness and an unsettled soul.

### ***FamilyLife Today***

10/3/23 - Love someone with autism? Autistic radio host Brant Hansen offered real-life pointers for parents and spouses of those on the spectrum.

10/6/23 - Wondering how to be a good grandparent—and rev up your impact? Authors Mark Gregston and Larry Fowler told how to toss the stereotypes in favor of five ways your influence can go the distance.

10/12-13/23 - What if God gave us married sex as a picture of Himself? And how could your understanding of this picture revolutionize your sex life? Dr. Juli Slattery and her husband Mike explored mind-boggling truths of how, in an over-sexualized world, God's ideas about sex are far more than we imagined.

10/26/23 - Sherri Lynn, cohost of the Brant Hansen show, believes marriage isn't the only solution to loneliness. She gave advice on how to be real about the road to happy singleness—and offered wise ways to be single and content.

10/27/23 - Are there ways you're shooting your own marriage in the foot? Author Ted Lowe talked about 5 bad habits that could stealthily undercut all the closeness you crave--and 5 ways to stop them.

11/6-8/23 - Former NFL Seahawks quarterback Jeff Kemp offered four solid strategies toward a powerful, humble, and fearless biblical manhood that goes the distance.

11/14/23 - Sending your Christian kid to college can flood you with emotion—and perhaps no small degree of fear. Author and Summit Ministries President Jeff Myers offered advice to help you navigate the challenges, combat anxiety, and advocating for truth that transforms the world in times of crisis.

11/15-17/23 - Navigating the video game world as a parent can be confusing. Expert Drew Dixon gave parental advice with five clear ideas of classic parenting mistakes around gaming.

12/4-5/23 - Do you struggle with saying 'no'? You're not alone. Bestselling Author Lysa TerKeurst gave a compelling conversation about setting healthy boundaries in relationships, and gave advice for those seeking to enhance relationships and emotional well-being.

12/11-13/23 - Without strong mentors, boys are walking alone into a wilderness of conflicting messages about who they should be as men. It's no wonder that our sons are confused about what the world expects from them and what they should expect of themselves. Jon Tyson explained a clear path for fathers and sons that includes specific activities, rites of passage, and significant "marking moments" that can be customized to fit any family.

12/18/23 - How can we overcome loneliness? Brant Hansen shared practical ways to finding peace in Jesus in this disconnected world, and told how to stand firm and explained the importance of community and meaning.

12/28/23 - Struggling with comparison? Author Amberly Neese emphasized the importance of community and creating a safe space where people can be seen, heard, and supported. He shared practical ways to find a community that will lift you up.