

QUARTERLY ISSUES/PROGRAMS LIST

January 1, 2024 - March 31, 2024

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

1/3/24 - Having bad credit is expensive. With inflation and high interest rates, it's more important than ever to keep your credit score as high as possible and you won't believe how much money that can save you. Rob West talked about the added expense of having bad credit.

1/4/24 - The holidays are behind us, and you know what that means—it's now tax season. Rob West explained that there could be a shortage of qualified tax preparers this year, and gives advice on ways you can be cautious and avoid the pitfalls.

1/9/24 - People come up with all kinds of reasons not to budget, but none of those reasons are very good ones. Rob West shared some very good reasons why everyone should be using a spending plan to manage the money God has entrusted to them.

1/10/24 - Women live longer than men by several years. That means there are far more widows than widowers in the U.S. and many of them struggle financially after their husbands' passing. Harlan Accola shared a tale of two widows and gave possible solutions for widows who are struggling financially.

1/15/24 - A will is the usual tool for passing assets on to your heirs when you die. Guest Valerie Hogan gave a crash course on beneficiary designations and why you want to use them.

1/22/24 - Do you need a spending plan? Rob West welcomed Howard Dayton who explained how you can tell your money where you want it to go rather than always wondering where it went.

1/30/24 - Rob West talked with Tim Macready about diversifying our investments, such as dividing them into stocks, mutual funds and bonds and maybe precious metals and gave advice on private market investing.

2/6/24 - Rob West talked about why analysts are saying it actually makes financial sense to rent vs. buying a house at least for now, and discussed how to decide which option is best for you.

2/13/24 - Home values and interest rates remain high, and that's leading some parents to consider becoming a bank for their kids to help them finance their home purchase. But are there pitfalls that come with that strategy? Rob West explored the idea of you helping your kids buy a house.

2/20/24 - Each of us has an inner money manager. Rob West talked to Matt Bell to explain how couples who can reconcile differences about handling their finances avoid a lot of conflicts in marriage, and they do it by getting in touch with their inner money managers.

2/21/24 - It's important to plan where you're going financially and that plan is called a budget. Rob West talked with Chad Clark about the dangers and pitfalls of not budgeting.

2/22/24 - Rob West talked with Dale Vermillion to help us find out what's up with mortgage rates, when they will level off, and what it means for the market as we head into the spring season.

2/28/24 – Rob West explained the factors involved in buying a house in today's housing market, and why younger folks are finding it difficult to buy the size house they'd like.

3/5/24 – Matt Syverson explained that folks struggling to care for family members with serious disabilities have a powerful tool to help with expenses. He shared everything you need to know about the ABLE account—an acronym for Achieving a Better Life Experience.

3/11/24 - Not everyone needs to have a trust in their estate plan. But everyone needs at least a will. Rob West talked about what you need to create the best plan for how your estate will pass to your heirs.

3/13/24 - Within the process of estate planning, wills and trusts are important, but they only apply to your money and possessions—not to you. Rob West gave some reasons why you also need a Health Care Directive as part of your estate plan.

3/19/24 - Rob West talked with Mark Biller about retirement and the reasons to go over your pre-retirement checklist, and what it entails.

3/22/24 - Rob West talked to parents of high school seniors about how to prepare you teenager for college and beyond.

3/28/24 - Whether to buy a house or go to college are major financial decisions, but so is deciding when to take Social Security. Rob West and Eddie Holland gave advice about when's the best time to take Social Security.

2. Challenges facing parents and families.

Family Talk

1/19/24 - Scott Klusendorf, president of Life Training Institute, shared with college students the importance of clarifying what's at stake when defining the pro-life message, and the crystal-clear difference between right and wrong.

1/24-26/24 - Dr. James Dobson talked with Shaunti Feldhahn, author of the book, *For Women Only*. She identified the feelings that may be buried deep within a man's soul, and explained to women why their husbands crave respect that will lead to a much more intimate relationship.

2/1-2/24 - Society today attempts to water trivialize adultery, but according to the Bible, it is not acceptable within the boundaries of any relationship, let alone marriage. Dr. James Dobson and best-selling author and speaker, Jerry Jenkins, discussed the vulnerability of every marital relationship and discussed ways to protect your marriage.

2/19-20/24 - Gary Bauer interviewed Penny Young Nance, CEO and president of Concerned Women for America, who fights for women's and children's rights and their religious freedoms.

2/22-23/24 - Dr. James Dobson and Dr. Cooper, the "father of aerobics," broke down three factors that speed up the aging process, and discussed the lasting impact of a wholesome diet along with exercise as it pertains to aging.

2/26-28/24 – Many marriages today end in divorce. Dr. James Dobson and guest discussed the warning signs and techniques that could help couples avoid this heartache and shared pearls of wisdom which could very well save your marriage.

3/5-6/24 - Dr. James Dobson interviewed Donna Rice Hughes and discussed the early years of her life that culminated in betrayal and sexual exploitation. Donna shared her journey back to redemption, and all that she is doing as CEO of Enough is Enough, an organization dedicated to making the Internet safer for everyone.

3/7-8/24 - Dr. James Dobson interviewed pro-life advocate, Dr. William Lile. He shared his passion for defending the pre-born, as well as his research that will leave you wondering how anyone could believe that the unborn are not human beings.

3/20/24 - Caring for an aging loved one is a stressful and draining task. Grace Chavis shared about her experience supporting her ailing parents and in-laws for a number of years. She also gave advice for those who are in that season on how to handle their family members with grace and love.

3/27/24 - Bob Waliszewski, former director of PluggedIn.com for over twenty-seven years, joined Dr. James Dobson. They discussed what to watch for in today's movies, TV programs, video games, and more, that their children are viewing. Bob revealed that parents can't just hope their kids will make wise choices on their own when they're faced with peer pressure and temptation to consume media that celebrates worldly behavior.

FamilyLife Today

1/5/24 - Dave and Ann Wilson empathize with feeling unloved in your own marriage. They shared ideas for a stronger connection and deeper intimacy.

1/10/24 - Authors Kevin and Marcia Myers explained why they believe confronting some big issues in your marriage can breathe new life into your connection.

1/18-19/24 - Author Debra Fileta provided a fresh perspective in the struggle for compromise—and how the 'me, myself, and I' mindset can harm your marriage.

1/30/24 - Ron Deal, Davey & Kristi Blackburn talked about navigating grief and remarriage. They talked about dealing with the happiness of finding a new partner amidst the reality of losing someone you love.

2/1-2/24 - Jordan Raynor shared 5 strategies for modeling a purposeful work life to your child, demonstrating how to infuse life with God for extraordinary impact.

2/14-15/24 - President of FamilyLife, David Robbins and his wife Meg revealed practical ways to strengthen your marriage connection among busyness. They gave tangible approaches for building a deeper intimacy.

2/19-20/24 - Campbell Brown opened up about overcoming her body image issues and eating disorder as she blends a Christian perspective on mental health.

2/21/24 - Campbell Brown and therapist Sissy gave advice on how to create a safe home for teens--addressing eating disorders, body image, and emotional well-being.

2/26/24 - Elizabeth shared practical steps to overcome discontent and difficulty as we get older, guiding a way out of life's challenging seasons.

2/28-29/24 – Our phones are designed to keep us scrolling and swiping at all costs. Jay Kim revealed eye-opening ways our phones can impact our souls and the church. He gave advice for those who feel low after scrolling and examined how to unplug--and increase contentment.

3/1/24 - Love the flexibility of attending digital church services from your sofa. Jay Y. Kim explained why it may not be the best way to worship and explained how it impacts worship and community.

3/5/24 - For those about to say “I do”, David & Meg Robbins talked about the must-have pre-marriage talks like money, sex and in-laws.

3/8/24 - Stepparenting is hard, especially after family loss. Ron Deal offered insights on wedding planning and communication for soon-to-be blended families.

3/12/24 - Ann Wilson shared about the freedom in letting go of nagging your husband and why trying to fix him may cause more harm than good.

3/20/24 - Can you really keep that deep, real connection with your spouse when life's throwing a million things at you? Tim & Kathy Bush shared how to prioritize emotional closeness even in the busiest times.

3/22/24 - Ever feel like you're constantly running on empty, struggling to connect with your partner? Tim & Kathy Bush discussed the signs that a marriage needs recharging, and how to achieve it.