

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Fourth Quarter 2021: October - December

The following report reflects the most significant issues and problems in this community. These issues were derived from careful observation of a cross-section of various local media including newspaper, radio, and television reports among others. Local citizens were also informally polled and their opinions were considered in the compilation of this list.

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| Program | Date | Time | Issue(s) | Summary | Length |
|---------------------------|------------|----------------------|---|--|--------|
| SRN News | 10/1/2021 | Top of Hour Newscast | Streets & Hwys | The infrastructure bill is in jeopardy due to divisions in Congress. | 0:30 |
| Weekend Connection | 10/2/2021 | 3:02 PM | Housing Community Planning | Dr. Byron Johnson is co-author of a 2017 Baylor University Study that examines the impact of Faith Based organizations on the nation's homeless problem. Dr. Johnson discusses how faith based organizations are doing the lion's share of work at ground zero with the homeless. He also talks about the effectiveness of what these organizations are doing. | 15:00 |
| Unshackled! | 10/3/2021 | 10:00 PM | Life Issues | Some people are content with doing things the right way and going along with whatever their parents or teachers say. But what happens when you need answers to life's deeper questions, and no one is quite able to provide them? As Keith Kaynor found out, sometimes the best lessons are learned outside the classroom. | 28:00 |
| Weekend Connection | 10/4/2021 | 3:02 PM | Health Issues | Brother David Meinz joins discusses the importance of achieving the right results in weight loss and how to properly measure those results. He also explains the need for consistent exercise in a weight loss program. | 15:00 |
| SRN News | 10/4/2021 | Top of Hour Newscast | Healthcare Education | School districts are beginning to mandate vaccines for its teachers. | 0:30 |
| SRN News | 10/5/2021 | Top of Hour Newscast | Consumer Protection Media | Facebook executives are being scrutinized for possible offensive content on its social-media platform. | 0:30 |
| SRN News | 10/6/2021 | Top of Hour Newscast | Government | President Biden is on the road trying to sell his multi-trillion dollar spending bill | 0:30 |
| SRN News | 10/7/2021 | Top of Hour Newscast | Government Finances | Congress is trying to negotiate a debt ceiling that all can agree on. | 0:30 |
| Parent Minute | 10/8/2021 | 1:02 PM | Parenting | Greg Yoder advises the more you expect from your child the more they will generally meet those expectations. Deep down, children usually want to please their parents. | 1:00 |
| My Money Life | 10/8/2021 | 5:02 PM | Housing | Low rates and the current flexibility of remote work is propelling many to purchase. Just don't let your housing costs exceed 30% of your income. This includes a mortgage payment, insurance, taxes, maintenance, utilities, and association fees, and before buying, pay off your consumer debt, fund an emergency account and set aside money for remodeling and maintenance. | 2:00 |
| Weekend Connection | 10/9/2021 | 3:02 PM | Immigration Environment Homosexuality | Historian David Barton talks about current events--immigration, environment, homosexuality, poverty, gangs--and how the Founding Fathers dealt with these issues | 15:00 |
| My Money Life | 10/12/2021 | 5:02 PM | Finances | Build Credit Without A Credit Card. Your payment history is the most important factor in calculating your credit score. Now what if you have no credit history? People will tell you that credit cards are necessary to build your credit. That's wrong. You can build it in other ways. Experian Boost is a free service to instantly improve a score. Using bank records, it gives credit for on-time payments of utilities, telecom and certain streaming services. Only positive history is used and in minutes, Experian boosts your score. Once that happens, you can disconnect your account. You can open a secured credit card. You make a deposit, then borrow against the amount with regular payments. | 2:00 |
| My Money Life | 10/13/2021 | 5:02 PM | Housing | Good renters can become homeowners. Fannie Mae launched a system that incorporates rent payments in their mortgage credit evaluation process. This helps those with limited credit history but strong rent payment history. | 2:00 |
| SRN News | 10/14/2021 | Top of Hour Newscast | Employment | Inflation is up 8.6 percent last month compared to a year ago. Unemployment claims are up as well. | 0:30 |
| My Money Life | 10/14/2021 | 5:02 PM | Health Issues Youth | Some pediatricians report a 30 to 60-pound weight gain in their patients. Now these are children! That much extra weight is detrimental to their physical and mental health! Reuters recently reported that doctors have started writing nature prescriptions. Nature Prescriptions say: go to the park, do this activity, this many days a week. | 2:00 |
| My Money Life | 10/15/2021 | 5:02 PM | Finances Marriage | Financial decisions early in marriage can literally determine the success or failure of the marriage. | 2:00 |
| Unshackled! | 10/17/2021 | 10:00 PM | Drug Abuse | Tonight's story involves a man (Michael) who delves in the world of drugs and the occult to find freedom from his troubles, only to find that he is in deeper than ever. | 28:00 |
| My Money Life | 10/18/2021 | 5:02 PM | Technology | Jill Gonzalez is an analyst at WalletHub. She gives the following advice for saving on a smartphone. "People who want to save money on their cell phone should consider forgoing the latest model and buying a phone that's at least one generation old. In the present, the differences between each model are small and relatively insignificant, whereas upgrading used to be far more important in older models when the improvements were dramatic. Getting a phone that's a generation behind can give you almost as good of a user experience for around half the price. Consumers might also want to consider buying phones that are used but in good condition, or seek out carrier discounts. | 2:00 |

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| Parent Minute | 10/18/2021 | 1:02 PM | Life Issues | Most of us have communication filters. It's something in your head that prevents you from saying what's on your mind because you knew if you did, it wouldn't be good. You could offend somebody. It might be incorrect, requiring a little more thought. | 1:00 |
| My Money Life | 10/19/2021 | 5:02 PM | Technology | Wallet Hub conducted an online iPhone survey of 800 respondents. They wanted to get an idea of what the public was thinking prior to the release of the newest iPhone. With so many Americans still not working, and credit card debt hovering around \$900 billion, would people be willing to spend \$1,000 on a new phone? 1 in 3 plan to get the new iPhone this year. 1 in 5 think it's worth going into debt for. 2 in 5 say their phone is their most important possession during the pandemic. | 2:00 |
| My Money Life | 10/20/2021 | 5:02 PM | Marriage Finances | If you're an investor, you have to address how much risk you're willing to take, and if you're married, an equally important issue is how much risk your spouse can take. Chances are your opinions will be different. Spouses have personality differences that cause them to approach matters in separate ways, but differences can strengthen a marriage if they're accepted as beneficial to each other. When a husband and wife are able to listen to each other, cooperate and meet the other's needs, the differing viewpoints of their team contribute to a balanced life together. They'll learn how to complete, rather than compete. | 2:00 |
| Conference Pulpit | 10/23/2021 | 8:00 PM | Finances Moral Issues | Art Ally from "Timothy Plan" was my guest as we talked about faith based investing. He elaborated on making investment choices through the grid of God's Word. | 45:00 |
| My Money Life | 10/25/2021 | 5:02 PM | Finances | Benjamin Franklin knew what you save is just as important as what you earn. He said it this way, "If you would be wealthy, think of saving as well as getting." Long before he suggested this, the Bible offered the same advice, which is why Christians should lead the way in saving money on a regular basis. This even includes those who are in debt. This doesn't mean you save at the expense of creditors, but the habit of saving at regular intervals is wise. It helps prevent debt and prepares you for the future. Saving requires a surplus of money. Self-discipline will help you live on less than what you make. A budget can help you stay within bounds. | 2:00 |
| My Money Life | 10/26/2021 | 5:02 PM | Technology | Americans spent a new record for gaming in 2020: \$57 billion, much higher than what was spent in 2019. I can't help but question the time and money that could be spent in legacy building activities: things our forefathers valued, things that developed skills necessary to serve others. Just how intentional are Christian families in stewarding their time, let alone the money God has entrusted to them? Why are we ignoring the harm of excessive gaming? Gaming addiction is damaging and well-documented. Besides the effect on academics, addicted gamers isolate themselves leading to higher suicide rates. A Harvard report on the physical damage of gaming includes carpal tunnel syndrome, "Gamer's thumb," obesity, vision issues leading to headaches and poor concentration. It's associated with psychological problems including gaming preoccupation, loss of relationship, educational, or career opportunities. For many, it's an escape from anxiety, guilt, and a failure to control. | 2:00 |
| My Money Life | 10/27/2021 | 5:02 PM | Health Issues | Cancer. It's a word every family fears. It means a change of lifestyle, uncertainty, pain, suffering, and sometimes—death. We fear it. | 2:00 |
| SRN News | 10/28/2021 | Top of Hour Newscast | Economy | President Biden is on his way to a financial summit. | 0:30 |
| My Money Life | 10/29/2021 | 5:02 PM | Consumer Protection | Using a credit card can have it's advantages but it can also have unintended consequences. | 2:00 |
| Unshackled! | 10/31/2021 | 10:00 PM | Alcoholism Addiction | When Jordan Northrup starting drinking, he discovered a newfound confidence and form of escape. The more he prioritized drinking, the more addicted he became. | 28:00 |
| My Money Life | 11/1/2021 | 5:02 PM | Consumer Protection Cost of Living | Prices for used-cars are way up over the same time last year—some as high as 30%. In June, Bloomberg reported that higher prices for used cars contributed to the rise in U.S. inflation and were responsible for one third of the rise in consumer prices. | 2:00 |
| Parent Minute | 11/2/2021 | 1:02 PM | Parenting | Five things to support our kids' creativity rather than squelching it by being realistic. 1. Looks for gifts and tap into them. 2. "Foster [their] interests." Find programs or books that can help them learn more about their interests. 3. "Offer inspiration." Go to museums, baseball games, or the theater. 4. "Provide encouragement" by complimenting them or posting their work. 5. "Get creative" yourself. | 1:00 |
| My Money Life | 11/2/2021 | 5:02 PM | Streets & Hwys | Have you noticed limited supply and higher prices of certain products? Take cars for instance. When COVID hit, people fled cities to work remotely. Without the convenience of public transportation, they bought vehicles. When travel dropped, rental companies sold their inventories. Later, they purchased used vehicles to meet rising demand, but the primary factor affecting supply and prices is due to a semiconductor chip shortage. So some experts predict that vehicle inventory due to the chip shortage won't recover until 2023. | 2:00 |
| My Money Life | 11/3/2021 | 5:02 PM | Economy | The key to investing in an inflationary economy is diversification. Diversification is the means by which wins can cover losses during inflationary times. Mixing different assets and investments limits your exposure to risk. It also provides a hedge against volatility. | 2:00 |

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| Parent Minute | 11/5/2021 | 1:02 PM | Parenting | Greg Yoder: "A cartoon showed two women in business suits—briefcase in hand, waiting for the bus. One said to the other: "Better the rat race than the brat race." This says it all, doesn't it? Better to chase dollars than change diapers. Really? Better to shape corporate culture than your child's character? I know there are a lot of families where both parents have to work, or you're a single mom. Research says that's not always easy, but it's reality. My caution to you is to make quality time for your kids." | 1:00 |
| Weekend Connection | 11/6/2021 | 3:02 PM | Employment Stress Education | Robert Rohm discusses how understanding our unique personalities and ways of looking at the world can lead to a better working environment | 15:00 |
| My Money Life | 11/8/2021 | 5:02 PM | Consumer Protection | Chuck Bentley: You can miss opportunities to grow your money by accumulating and stashing it away in a savings account. Interest rates are low, so consider other ways to better steward it. | 2:00 |
| My Money Life | 11/9/2021 | 5:02 PM | Economy | Inflation could be here for a while. Inflation's the rate at which the value of a currency is falling while the cost for goods and services is rising. One positive is that when interest rates rise, savings accounts, money-market funds, and CDs will earn more money. Homeowners with a low fixed-mortgage rate will also benefit. | 2:00 |
| My Money Life | 11/10/2021 | 5:02 PM | Finances Family | Chuck Bentley how many successful businessmen, because of their success, inadvertently ruin their family due to the financial stresses and obligations that accompany that success. | 2:00 |
| Building Blocks for the Family | 11/11/2021 | 1:30 PM | Marriage | Speaker Al Jackson speaks on "Marriage on the Rocks--Hope for Husband and Wives". He deals with multiple issues regarding problems occurring even in a happy marriage. | 28:00 |
| Weekend Connection | 11/13/2021 | 3:02 PM | Government Religious Liberties/Discrimination Moral Issues | Faith & Liberty is an evangelistic ministry, taking the Gospel of Jesus Christ to the nation's top elected and appointed officials. Their mission is simple: To bring the Word of God to bear on the hearts and minds of those that make public policy in America. They also have programs that constitute their main public ministry each year: Live Nativity, National Prayer Service, Flowers for the Unborn Memorial and Day-Break Prayer at the U.S. Supreme Court. Faith & Liberty accomplishes its mission through building personal relationships with individuals serving in government, engaging in private and public conversation and debate, distributing Scripture and informative materials, and staging special events such as panel discussions, Bible studies, news conferences, seminars, and prayer, worship, and church services. | 15:00 |
| Unshackled! | 11/14/2021 | 10:00 PM | Child Abuse | Unwanted from birth, Laurie Sexton did not experience the normal joys of childhood. Being raised by a tyrannical mother made it hard for her to understand that there could actually be a loving God who cared for her. | 28:00 |
| My Money Life | 11/17/2021 | 5:02 PM | Natural disasters | It is a good idea to start winterizing your home ahead of the wintry weather. | 2:00 |
| Conference Pulpit | 11/20/2021 | 8:00 PM | Youth Education | Interview with Rodney Bullard. He is author of the book "Heroes Wanted." Great book for youth (really all people) and how they can make a difference in the world by positively impacting others through education, mentoring, and other acts of kindness. | 45:00 |
| My Money Life | 11/29/2021 | 5:02 PM | Healthcare | Trying to save money on prescriptions? According to Healthline, Americans spent a whopping \$350 billion on prescription drugs in 2020. Here are some ways to reduce your cost. Check prices at different places. Include independent local pharmacies. RX Saver is a website and mobile app that gives current prices at pharmacies in your area. | 2:00 |
| Parent Minute | 12/2/2021 | 1:02 PM | Parenting | Greg Yoder discusses a "game plan" for parenting. | 1:00 |
| My Money Life | 12/2/2021 | 5:02 PM | Finances | Debt is a deceiver that enslaves people during the holidays. It robs joy and deprives borrowers of many opportunities. It sets households back financially, adds unnecessary stress, and causes marriage strife. | 2:00 |
| Weekend Connection | 12/4/2021 | 3:02 PM | Health Issues Recreation Family | Cyndy Feasel talks about life as an NFL football player's wife and about the effects of football injuries on athletes. Learn about sports, head trauma and CTE this week. | 15:00 |
| Unshackled! | 12/5/2021 | 10:00 PM | Drug Abuse | Art Armenta lived a life filled with drugs and alcohol which made him question what legacy he was leaving his children. And the direction he was going indicated a legacy of lost selfishness | 28:00 |
| My Money Life | 12/6/2021 | 5:02 PM | Cost of Living | The Social Security Administration has been giving cost-of-living adjustments since 1975. In 2022, recipients will receive a 5.9% raise – the largest increase in 39 years. | 2:00 |
| SRN News | 12/9/2021 | Top of Hour Newscast | Employment | There were 43,000 applications last week for unemployment benefits, the lowest such week since 1968. | 0:30 |
| SRN News | 12/13/2021 | Top of Hour Newscast | Natural disasters | Search and rescuers are still combing through the debris left in the wake of the tornadoes in Kentucky. | 0:30 |
| SRN News | 12/13/2021 | Top of Hour Newscast | Natural disasters | Tornado-stricken states' residents could face up to weeks of power-outages. | 0:30 |
| Building Blocks for the Family | 12/16/2021 | 1:30 PM | Parenting | Author Cary Schmidt speaks on "Passionate Parenting", delving on issues specific to superior parenting of children of all ages. | 28:00 |

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| Parent Minute | 12/20/2021 | 1:02 PM | Technology | \$929. That's how much the average family is going to be spending on Christmas presents this year.1 Much of that money is going to be spent on mobile devices like tablets, iPhones, and more. You might be a parent buying one of these things. Have you figured out how long you're going to let your child be on these devices? Let's face it—it can be addicting. Be ready. According to the American Academy of Pediatrics, here's how long your child should spend on a mobile device.2 18 months and under: no time, unless it's video chatting. 18-24 months: limited use with you. 2-5 years: an hour a day. And 6 and older: two hours a day. Make sure you have media-free zones, too, like dinner and bedtime. And lead by example. | 1:00 |
| My Money Life | 12/20/2021 | 5:02 PM | Finances | Holiday spending can lead to credit card debt. If you're struggling to make payments, I recommend Christian Credit Counselors. They'll create a debt management plan just for you. | 2:00 |
| Parent Minute | 12/23/2021 | 1:02 PM | Parenting | Greg Yoder offers advice about what to tell small children when they ask questions regarding death. | 1:00 |
| Weekend Connection | 12/25/2021 | 3:02 PM | Mental Health Depression | Dr. Galina Olivera-Celdran is the founder and therapist at the Peaceful Place Counseling Center. She discusses the reality that many people are grieving at Christmas. Dr. Olivera-Celdran also gives insight on the stages of grief, how those who are grieving need to allow themselves to grieve, and how friends and family can help those who are grieving. | 15:00 |
| Parent Minute | 12/29/2021 | 1:02 PM | Elderly | Watching your parents go from active and "with it" to inactive and forgetful is pretty difficult. While these changes are hard for kids sometimes, use it as a teaching moment. Let them see you honor, respect, and interact with your failing parents. Remember, they'll be in the same situation with you before you know it. | 1:00 |