

SALEM MEDIA GROUP

KFAX-AM

San Francisco – Oakland – San Jose

**Quarterly Issues &
Programs Report**

First Quarter 2023

(For the period covering January 1st, 2023 – March 31st, 2023)

**Compiled By Craig Roberts
Prepared for the Public Inspection File April 10, 2023**

KFAQ –AM
San Francisco – Oakland – San Jose
Quarterly Issues & Programs Report

This report contains an overview of the public affairs programs and announcements aired by KFAQ-AM Radio for the quarter just ended. For over 98 years, KFAQ-AM has demonstrated a firm commitment to serve its listeners by airing in-depth interviews with newsmakers, community activists and community leaders in an effort to address matters that affect the quality of life here in Northern California.

For over three decades, KFAQ-AM has aired a Monday through Friday program called “Life! Line with Craig Roberts”, which is presented in the peak afternoon drive time hours of 5:00-7:00 PM. Locally produced, the program seeks to address areas of interest and concern to those living in both our community of license as well as the surrounding areas well within the reach of our signal.

Topics and areas of concern addressed by the program include, for example, health matters (early cancer detection, treatment and prevention) education (home schooling, funding of public education and comprehensive student/teacher performance guidelines) women’s issues (menopausal treatment, breast cancer awareness, employment) and issues of concern to minorities (bi-lingual education, immigration issues, racism), among dozens of other topics.

Issues to be addressed are culled out from a vast list of local activists, listener feedback and interview requests from local and regional community leaders.

Additionally, the program provides opportunities for listeners to speak out on topics of concern, as well as the chance to speak directly with experts and community leaders on a variety of topics that affect the quality of life for them and their family.

The station also airs messages of thirty to sixty seconds in length throughout its broadcast schedule provided to us by a number of community-based and government-based organizations. Subjects in the recent past have included but are not limited to crime reduction, recycling program awareness, senior issues, assistance programs for parents of children with learning disabilities and immunization programs for people at risk (elderly/HIV/children).

The following is a list of problems, needs and interests compiled from over two hundred interviews from a diverse list of community leaders throughout the Bay Area and Northern California.

Problems Needs and Interests

1. Minority Challenges (discrimination, housing, employment, education).
2. Problems of the Elderly.
3. Youth and Education.
4. Unemployment, Finances, and the Economy.
5. Gender Challenges (women suffering discrimination, employment problems, and domestic violence).
6. Environment.
7. Urban Problems (overcrowding, urban blight).
8. Housing.
9. Health & Covid-19 Pandemic.
10. Crime and the Criminal Justice System.
11. Voters Rights & Elections

The following pages list some of the programs that have dealt specifically with the afore-mentioned list of issues and problems. In addition, because of the nature of our basic programming philosophy and program content, many of our programs often address one or more of these issues on a daily basis.

The station's format represents a broad diversity of opinions and views from the traditional Judeo-Christian ethic upon which our nation was founded. In addition, we air programming from many different religious and cultural backgrounds and experiences, complimenting the rich diversity of our listening audience.

A significant number of our national programmers and talk program hosts address themselves to a multiplicity of issues confronting American society today, particularly those dealing with crime, drug and alcohol abuse, racism, sexism, ethical and moral conduct, sexual mores, familial relationships, education, international relations, and terrorism.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu., Jan. 10, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-6:00pm

Guest: BOB ZADEK

- > Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.
- > Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.
- > author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy. (self published)*

Issue Discussed: 2022 in Review

CONTACT #: [REDACTED]
b/a: [REDACTED]

www.BobZadek.com

Year in Review: Dobbs, Student Loan Debt forgiveness, Ukraine, and Twitter Files

Dobbs

👉 Alito's majority opinion said that *Roe* was a bad enough decision that it hurts the court's legitimacy more to let it stand than to reverse the course set in the 1970s. Alito believes our understanding of constitutional history is an evolving phenomenon and the court is better at interpreting the Constitution than the Burger court was, when *Roe* was decided.

👉 Dobbs did not make abortion illegal. It has merely held that abortion is **not a constitutional right**. Nor did the decision did not create new rights for an unborn fetus, but merely reversed the previous decisions holding a constitutional right to an elective abortion. However, **abortion is now illegal in 12 states. Other states like California have responded by making abortion laws even less strict.**

Respecting spheres of influence, i.e., Soviet Union in Cuba, helped avoid WWII during the Cold War.

The United States in our own time offers a master class on how not to do it. Until the last decades of the 20th century, the Middle East occupied the periphery of the American Empire. After 9/11, fully incorporating the region into Washington's globe-spanning sphere of influence became a priority and the rationale for multiple wars of choice intended to establish American regional primacy. The result was a debacle.

Today Moscow and Beijing each seem intent on delineating a sphere of influence in their own near abroad. Sooner or later each of them will confront the question of where to stop. Who knows? They might even learn from the folly to which the American empire succumbed.

Student Loan Debt Forgiveness

👉 The new executive order uses an emergency clause to forgive up to \$10,000 in loans for those who earn less than \$125,000. It is one-time forgiveness, and excludes those who graduate next year, while foisting a heavy burden on taxpayers.

👉 The economic arguments against this are that it will raise tuition prices (increase the moral hazard), generate inflation, and will not reduce long-term student debt obligations, which will quickly return to former levels.

👉 The moral arguments have to do with the inherent unfairness – punishing those who diligently paid off their loans and made sacrifices to do so. Those who did not pay their loans will now enjoy an unfair advantage.

👉 There are now two Supreme Court challenges

First, the 8th Circuit Court of Appeals unanimously granted a preliminary injunction blocking the program while the legal proceedings continue. In that case, a coalition of Republican-led states had argued that the loan forgiveness initiative deprives the states of revenue because loan consolidations would remove payment streams from state-affiliated agencies associated with an older federal student loan program called the Family Federal Education Loan Program, or FFELP for short.

Supreme Court Decides to Hear Second Case Challenging Legality of Biden's Loan Forgiveness Plan

Today the Supreme Court decided to hear *Department of Education v. Brown*, a second case challenging the legality of President Biden's \$400 billion loan forgiveness plan. In a brief order, the Court indicated that the case will be argued in February, probably at the same time as the other loan forgiveness case accepted by the justices: *Biden v.*

Ilya somin says:

☞ The decision hinged on how the court settles claims over **unenumerated rights**. Do we have a “presumption of liberty,” or can rights only be found where there is a deeply rooted history, a la *Glucksberg*? In *Glucksberg v. Washington* the Court found that assisted suicide was not constitutionally protected based on historical precedent and tradition.

First there was the draft leak:

The draft opinion is a full-throated, unflinching repudiation of the 1973 decision which guaranteed federal constitutional protections of abortion rights and a subsequent 1992 decision — *Planned Parenthood v. Casey* — that largely maintained the right. “*Roe* was egregiously wrong from the start,” Alito writes.

Opinion | Justice Alito’s Originalist Triumph

Justice Alito’s opinion is also a posthumous triumph for William H. Rehnquist, who dissented from *Roe v. Wade* as an associate justice in 1973 and who as chief justice in 1997 successfully undermined the constitutional foundation of *Planned Parenthood v. Casey*. In that splintered 1992 ruling, three Republican-appointed justices—Sandra Day O’Connor, Anthony M. Kennedy and David H. Souter—had surprisingly reaffirmed *Roe*’s protection of a right to abortion.

The trio’s controlling *Casey* opinion asserted that the abortion right was encompassed by the 14th Amendment’s Due Process Clause, which guarantees “liberty.” Yet five years after *Casey*, Justices O’Connor and Kennedy both signed on to Chief Justice Rehnquist’s five-vote majority opinion in *Washington v. Glucksberg*, a pioneering “right to die” case in which proponents unsuccessfully sought similar 14th Amendment protection for physician-assisted suicide.

Unenumerated rights are only protected under due process if they are “deeply rooted in this Nation’s history and tradition” and “implicit in the concept of ordered liberty.”

Almost all abortions were *illegal* in 1868 at the time the 14th amendment was ratified. *Roe* based its account of 19th century abortion laws on limited evidence which Alito calls discredited.

Alito cites liberal legal scholars who agree the decision was weak.

Garrow says we’ve had a fundamental revolution in constitutional analysis - originalism.

Alito says abortion is different from other cases of privacy like contraception or sodomy:

The draft opinion grounds its overruling of both *Roe* and *Casey* in one clear and simple belief: that there is a “critical distinction between the abortion right and other rights.” The former involves a “profound moral question” that makes it “fundamentally different” and thus “sharply distinguishes” *Roe* and *Casey* from landmark rulings on same-sex marriage, consensual sodomy and birth control. “Nothing in this opinion should be understood to cast doubt on precedents that do not concern abortion,” Justice Alito insists. *Dobbs* “does not undermine them in any way.”

Going forward, states can regulate abortion.



TALK SHOW GUEST & PROGRAM INFO.

5P-7P

PROGRAM DATE: Wed. Jan. 11, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:20-5:30pm

Guest: **ROCHELLE CONNER**
> **Legislative Liaison, California chapter of Concerned Women for America**

Issue Discussed: January is Human Trafficking Awareness Month; SB 357 is now in effect

CONTACT #: [REDACTED]
b/u: n/a (she has back-up # for studio)

www.ConcernedWomen.org

January is Human Trafficking Awareness month, and yet, Senate Bill 357 is now in effect.

CWA was in strong opposition last year to Senate Bill 357 because it is causing major concerns amongst California communities. This bill decriminalizes loitering with the intent to commit prostitution. Removes the ability of law enforcement to arrest potential trafficking victims and provide them with safety and/or services. This approach benefits buyers (johns) - not victims. The author's ultimate goal is to decriminalize prostitution. This is sex slavery, and law enforcement's hands are tied.

Thankfully, conservative legislators are doing something about it by reintroducing SB 1042 (2021-2022) as SB 14 for this year's legislative session. This bill redefine human trafficking in crimes as serious and violent in California law. Senator Grove has more information on the website, <https://grove.cssrc.us/sb14>

What listeners can do about it is commit to prayer for California. Join with CWA and get involved in a local prayer action chapter to pray about this concerning issue. We educate and pray with believers on issues that affect our Biblically-based standards. If we join in prayer and action with other believers, California will change for the better. More importantly, we will be obeying the instruction given in God's Word. Ephesians 6:18 says, "Praying always with all prayer and supplication in the Spirit; being watchful to this end with all perseverance and supplication for the saints."

Micah 6:8

He has told you, O man, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God

Psalm 82:4

Rescue the weak and the needy; deliver them from the hand of the wicked.”

Proverbs 31:8-9 ESV

Open your mouth for the mute, for the rights of all who are destitute. Open your mouth, judge righteously, defend the rights of the poor and needy.

The Lord will reward our faithfulness.



PROGRAM DATE: Thu. Jan. 12, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30p

Guest: **BRAM BEGONIA**
> CEO, Bay Area Rescue Mission

Issue Discussed: potential effects of this extreme weather on the homeless population AND to comment on the video of the San Francisco shopkeeper that turned his hose on the homeless woman?

CONTACT #: [REDACTED]

www.BayAreaRescue.org

Gallery owner soaks homeless woman with garden hose in viral video

The owner of a posh San Francisco art gallery is being showered with scorn after he was nabbed on viral video spraying a homeless woman with a garden hose.

SAN FRANCISCO

However, the gallery owner insisted that the whole community has failed her.

“The whole neighborhood is a part of this situation,” Gwin told NBC Bay Area News.

“The police force is a part of this situation. The city and the social services is a part of the situation. There have been repeated attempts to try to help this woman who is psychotic,” he continued.

“There’s absolutely nothing that can be done. They’ll take her to a shelter, and they will turn her out in two days. They will take her to the hospital, they will release her within a day.”

But the video — which was first posted to TikTok before it was widely shared on Twitter, garnering thousands of views — drew the ire of online critics.

Gwin claimed there have been repeated attempts to ask for help.

“I don’t care how frustrated somebody is, this is not the way human beings treat other human beings,” San Francisco Board of Supervisors President Aaron Peskin, whose district includes the gallery, told the San Francisco Chronicle.

“It’s unconscionable,” he said. “It’s abuse.”

Others on social media also fumed.

“If housing is a human right, then discrimination and violence against someone bc of their housing status is a human rights violation, correct?” Twitter user Brittnei wrote.

“Collier Gwin is a vigilante and must be prosecuted for assault unless the city condones this and wants to see similar actions,” she said.

The footage shows Gwin matter-of-factly spraying the woman, later identified as “Cora,” as she screams.

“Are you gonna move?” Gwin is heard yelling. “Move.”

San Francisco art gallery owner Collier Gwin says he doused a homeless woman with a hose because he is frustrated that authorities haven’t been able to do anything.

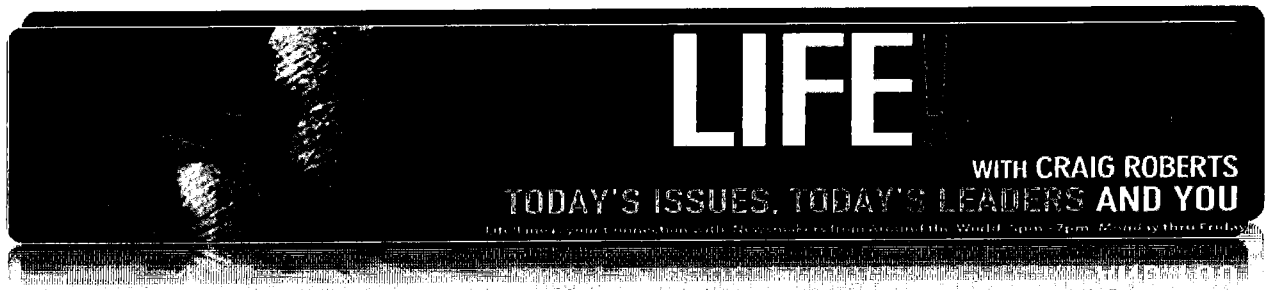
Edson Galvez, who posted the video online, told NBC he was stunned.

“I started recording the guy and this guy is like pouring water on plants,” he said. “And then I saw the lady like this, and I was like, ‘Oh no! That’s a lady.’”

“Ok, that lady doesn’t go inside the business,” said Galvez, co-owner of the nearby Brioche Cafe.

“She sleeps on the street, but she’s very calm, yeah. I was putting quarters on the parking meter right now and she was passing by.”

Still, Galvez conceded he could “understand both parties.”



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE (or the weekend of): Thu., Jan. 12, 2023

PROGRAM/SEGMENT TIME: 5:35-6p

Guest: *VERNE TYLER*
> *Founder, Hosanna Homes & Hosanna Parent Project*

Issue Discussed: new parenting project class beginning 1/22/23

CONTACT #: [REDACTED]
b/u: n/a

www.HosannaPathways.org & www.ParentProject.com

SUGGESTED TALKING POINTS:

>> A new Parent Project 19 week class series begins Sunday, January 22, 2023 from 9:30 to 10:30 am.

Baby sitting is available.

Please pre-register at www.ParentProject.com

or www.RedwoodChapel.org.

Parenting Purposefully

Empowering Parents and Transforming Kids! Parenting Purposefully classes are specifically intended to empower Christian parents with faith-based parenting principles and skills to raise respectful and responsible children. In an interactive support group setting, parents learn and practice prevention and intervention strategies, particularly for strong-willed, oppositional, defiant and destructive juvenile behaviors. While the Parent Project curriculum is primarily directed to parents who are experiencing challenging behavior(s) from their pre-teen and teen-

aged children, the content is basic and fundamental for all parents who wish to develop parenting skills to avoid potential future challenges and to prepare for those inevitable future challenges.

These classes are perhaps the closest thing you will experience to finally having "A Parenting Manual" for raising your children. The class syllabus cost is \$60.00; however, you don't need to purchase a syllabus to attend the class.

Parent Project training topics: family arguing, mutual respect, positive consequences vs negative consequences/punishment, dating expectations. . . .

Raising Challenging Children in a Challenging World

Parent Project® is a parenting skills program designed specifically for parents with challenging children aged from five to eighteen. Parents learn and practice specific prevention and intervention strategies for oppositional or destructive behaviors, truancy, failing grades, running away, disrespect, alcohol and drug use, gangs, criminal behavior, violence and suicide.

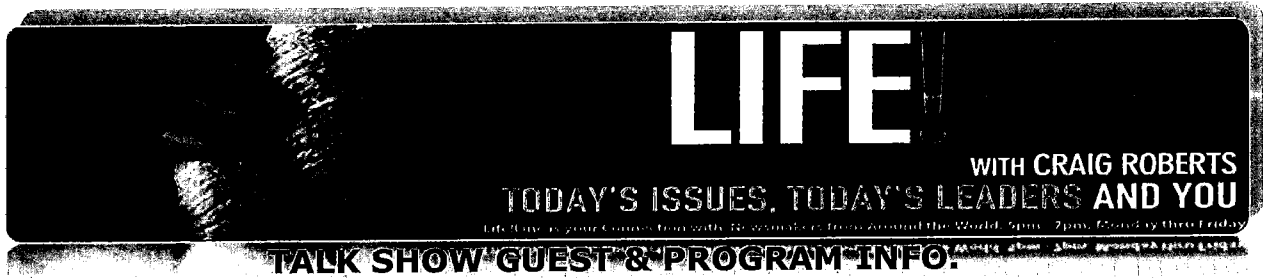
Because of its success in preventing, identifying and intervening in the most destructive of adolescent behaviors, the Parent Project® has won three state awards in California and has been endorsed and adopted for use by academic, spiritual, mental health and juvenile justice organizations throughout the nation.

Parent Project® has been adopted for use by state departments of education, school districts, courts, local law enforcement agencies, probation departments, mental health care professionals, the United States military and communities in 30 states.

Parent Project® classes are presented by Hosanna on a periodic basis in communities throughout the Bay Area in various venues such as churches and schools.

Learn the practical solutions to some of the following challenging situations:

- How can you get your child to be responsible for his actions?
- Never again argue with your child.
- What to do when your child refuses to help around the house?
- What do you do when your child hits you?
- What to do if your kid is a substance abuser and may be addicted.
- What do you do if your child refuses to go to school or refuses to do homework?
- *What can you do to get my kid back if he is in a gang?*



PROGRAM DATE: Tu., Feb. 7, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30pm

Guest: **STEVEN MOSHER**

> internationally recognized authority on China and population issues, as well as an acclaimed author and speaker. He has worked tirelessly since 1979 to fight coercive population control programs and has helped hundreds of thousands of women and families worldwide over the years.

> President, Population Research Institute

> He is also the author of the recently released ***Bully of Asia: Why China's Dream is the New Threat to World Order*** (Regnery) and the best-seller *A Mother's Ordeal: One Woman's Fight Against China's One-Child Policy*. Other books include *Hegemon: China's Plan to Dominate Asia and the World*, *China Attacks*, *China Misperceived: American Illusions and Chinese Reality*, *Journey to the Forbidden China*, and *Broken Earth: The Rural Chinese*.

Topic: update on China spy balloon. How, why and what next?

CONTACT #: [REDACTED]

b/u: [REDACTED]

www.Regnery.com Population Research Institute: www.POP.org

Everything we know about the China balloon

U.S. Navy divers were working to recover debris from a suspected Chinese surveillance balloon that an American fighter jet shot down Saturday after tracking it across the continental United States last week, per the New York Times.

The latest: China's Vice Foreign Minister Xie Feng said Monday he had formally complained to the U.S. Embassy about the incident, which he said had "seriously impacted and damaged both sides' efforts and progress in stabilizing Sino-U.S. relations," according to AP.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu. Feb. 7, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:50-6pm

Guest: ***PETE PETERSON***

> Dean & Sr. Fellow, Pepperdine School of Public Policy - Davenport Institute at Pepperdine University

ISSUE discussed: Let Freedom Ring Pepperdine University School of Public Policy Gala

PROGRAM GUEST CONTACT #: [REDACTED]
b/u: [REDACTED]

PublicPolicy.Pepperdine.edu

Pepperdine University School of Public Policy celebrates 25th anniversary with 'Let Freedom Ring Gala' featuring Robert C. O'Brien keynote conversation

MALIBU, Calif. — The Pepperdine School of Public Policy (SPP) is celebrating its 25th anniversary Saturday, Feb. 11 with the "Let Freedom Ring Gala," featuring a reception and dinner at the Ronald Reagan Presidential Library at 6 p.m. PST.

The theme "Let Freedom Ring" is derived from the Pepperdine University Affirmation Statement, which declares in part "that freedom, whether spiritual, intellectual, or economic, is indivisible." The event will be an inspiring evening looking back at the unique program's history and looking forward to its exciting future with a keynote conversation led by former U.S. Ambassador and National Security Advisor and Distinguished Senior Fellow at Pepperdine School of Public Policy Robert C. O'Brien.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE: Thu Feb. 16, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-6pm

Guest: **JOE MURRAY**

> a Tennessee educator, attorney, and a former speechwriter for Patrick Buchanan. He is the author of "Take Back Education," out January 11th

Issue Discussed: national headline news (he's ready to talk about anything)

CONTACT #: [REDACTED]

b/u: [REDACTED]

www.JoeMurrayEnterprises.com

Some potential topics:

- GUNS

Is there a safe, sensible, constitutional place to land in this debate? WHY is it all or nothing? Clearly neither side is connecting with a very divided public on this issue. Where to go from here, and HOW can it ever get better?

In the meantime....

Headline news: (NBC News)

MSU shooter was found with 2 legally purchased guns, ammo and a threatening note, officials say

Three people were killed, and five others injured and hospitalized in critical condition in the Monday night shooting at Michigan State University

The shooter who opened fire on the campus of Michigan State University on Monday night, killing three people and wounding five, was found with two legally purchased guns, ammunition and a note threatening violence, officials said Thursday.

Anthony McRae, 43, was identified as the sole suspect in the shooting. The motive is unclear, as officials said McRae had no apparent affiliation with MSU, and took his own life after the attack.

The shooter had two 9 mm handguns on him, as well as additional magazines and ammunition, Chris Rozman of MSU's Department of Police and Public Safety said at a news conference.

An investigation with the Bureau of Alcohol, Tobacco, Firearms and Explosives determined those weapons were purchased legally by McRae, but they were not registered. It's not clear when or where they were purchased.

He also confirmed a note was found on the shooter.

The three slain college students, all from Michigan, were identified as junior Alexandria Verner, 20, of Clawson; sophomore Brian Fraser, 20, of Grosse Pointe; and Arielle Anderson, 19, also of Grosse Pointe.

The five injured victims, also students, were hospitalized at E.W. Sparrow Hospital in Lansing in critical condition. One is now stable, MSU police said Thursday in a tweet.

Investigators leave the scene of a shooting at Berkey Hall at Michigan State University in East Lansing on Tuesday. Sylvia Jarrus for NBC News

The wounded have not been identified.

The Chinese consulate in Chicago said two Chinese students were among the injured.

"After undergoing surgical treatment in the hospital, their lives are out of danger," the consulate said in a statement noting their family members have been contacted.

The shooter's final confrontation, search of his home

Officials on Thursday shared a breakdown of the final confrontation with the shooter.

Detectives responded to Lake Lansing Road and Larch Street where the suspect was observed walking and two Lansing Police Department officers made contact, approximately 20 feet from him, Michigan State Police Lt. Rene Gonzalez said.

They exited their vehicle and ordered him to show his hands.

"However, he produced a weapon and killed himself," Gonzalez said.

Body camera video showed that McRae didn't say anything to the officers, he said.

The suspect was found with two handguns, one he used to shoot himself, and another in his backpack he was carrying. He also had a loaded magazine "that was full to capacity in his left breast pocket," Gonzalez said.

In the backpack, he had eight loaded magazines of 9mm ammunition, along with a pencil-sized pouch containing 50 rounds of loose 9mm ammunition. He also had two empty magazines on his person as well, Gonzalez said.

Gonzalez said that two pages of notes were found in the suspect's wallet.

"That was the note that indicated where he was going to visit and also kind of gave an indication of why, maybe a motive, but nothing we can actually confirm just yet," Gonzalez said.

People place flowers at the Spartan Statue at Michigan State on Tuesday, the day after the mass shooting there. Sylvia Jarrus for NBC News

The investigation is ongoing but it is believed that McRae acted alone, he said.

Michigan State Police did not share exactly what the note found said, but it threatened businesses, a church and a school district in New Jersey.

"Through our investigation, we found that he had contact with some of those places, he was an employee of the Meyer warehouse at one time. And a couple of the other businesses, it appears that he had some issues with the employees there where he was asked to leave. So it looks like he, possibly a motive for that was he felt slighted and that's kind of what the note indicated," Gonzalez said.

A search warrant was also secured for McRae's residence and a cellphone was collected, along with "journals of sorts," miscellaneous writings and fired 9 mm shell casings, Gonzalez said.

Gunman's history with police

Lansing Police Chief Ellery Sosebee detailed previous law enforcement encounters with the shooter.

He said that the department had not responded to any welfare checks for the gunman. He said there was one welfare check at the Lansing address linked to him, but "it was not related to the accused." He said police had not responded to any calls for shots fired at the address.

Lansing police responded to the gunman's home in 2005 for a larceny complaint, he had traffic violations in 2006 and 2007 and was arrested in 2019 for carrying a concealed weapon. The weapon in that case is still in police custody, Sosebee said.

A motive in the shooting remains under investigation. Officials acknowledged that McRae had a history of mental health issues, and that is part of the probe.

LIFE

WITH CRAIG ROBERTS

TODAY'S ISSUES. TODAY'S LEADERS AND YOU

LIFE brings you conversation with newsmakers from around the world, 5pm - 7pm, Monday thru Friday

TALK SHOW GUEST & PROGRAM INFO.

5P-7P

PROGRAM DATE: Tu., Feb. 21, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: *BOB ZADEK*

> Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.

> Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.

> author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy. (self published)*

Issue Discussed: California housing crisis

CONTACT #: [REDACTED]

b/a: [REDACTED]

www.BobZadek.com

HOUSING POLICY - REASON.COM

California's Housing Crisis Hasn't Spared the State's College Students

A new law would make it harder for NIMBY neighbors to obstruct new dorms with bogus environmental complaints.

For many California college students, navigating homelessness or overcrowding has become part of getting the degree.

Five percent of University of California (U.C.) students and 10 percent of California State University (CSU) students are homeless during the academic year, according to one state estimate. The two public university systems have a combined 16,000-person waiting list for on-campus student housing.

Meanwhile, those in search of private, off-campus housing describe a punishing months-long grind of Craigslist searches and competing with 40 other applicants for the chance to rent a single room in a 50-year-old home.

"You'd regularly see the street lined with students sleeping in cars," says Nolan Gray, research director at California YIMBY and a PhD student at UCLA. "I had students in classes that I helped teach who were sleeping in cars, sleeping two to three people to a bedroom while still paying \$1,000 a rent. "

This has prompted some policy makers to remove regulatory obstacles to building more on-campus student housing.

On Wednesday, Gov. Gavin Newsom signed a new bill, S.B. 886, that exempts some on-campus student housing projects from the arduous environmental review process mandated by the California Environmental Quality Act (CEQA).

CEQA requires government agencies to study the environmental impacts of projects, both public and private, that they have discretion over. The law also allows third parties to appeal or even sue over the approval of said projects if they think an agency hasn't done enough to study its environmental impacts.

Anti-growth activists frequently use the law to stop new housing, including new student housing.

In one 2018 case, UCLA agreed to shrink a new dormitory project by three floors—that's 200 beds—to stave off complaints from neighbors. That didn't stop those residents from filing a CEQA suit targeting the diminished project.

Sometimes these lawsuits stop students as well as the student housing.

Earlier this year, some Berkeley townies convinced the California Supreme Court to freeze student enrollment at U.C.–Berkeley on the logic that admitting more students was a "project" whose environmental impacts required studying under CEQA.

That lawsuit attracted nationwide ire, confirming for many the view that California's NIMBYs were successfully choking off progress and opportunity in the state. The outrage proved enough that the California Legislature—usually loath to touch CEQA—quickly passed a bill undoing Berkeley's enrollment freeze.

Some legislators at the time argued that such a narrow fix was insufficient.

"The triage legislation we passed today will solve that immediate problem. But it's not enough just to solve this immediate problem; we need to ask ourselves how we got here," said S.B. 886's author, state Sen. Scott Wiener (D–San Francisco), in a statement issued in March. "When it comes to CEQA, this UC Berkeley trainwreck isn't a bug. It's a feature."

To prevent future trainwrecks, the bill Wiener authored exempts new university housing projects from CEQA, provided they adopt stringent energy and environmental design standards, aren't replacing existing housing, aren't in flood zones and historic districts, and contain fewer than 2,000 units or 4,000 beds. The university would also have to hold a public hearing on the project.

That doesn't make all dormitories bulletproof from CEQA lawsuits. It wouldn't save U.C.—Santa Barbara's infamous 4,500-bed cube dormitory. But the legislation still routes around the worst forms of CEQA obstructionism for obviously necessary and environmentally low-impact housing.

As Gray notes, it doesn't fix a more general problem of low-density zoning near major universities.

"If you look at almost every U.C. campus, in many cases they are hemmed in by single-family zoning," he tells *Reason*. "That's a policy that makes it illegal to build apartments, which is exactly the kind of housing stock that students need."

Earlier this year, the state did implement a new law that allows homeowners in single-family-zoned neighborhoods to divide their lots in two and build a duplex on each half. But local governments retain the ability to block larger apartment buildings and the single-room occupancy housing that students would typically rent.

California's housing crisis is a multifaceted thing. It requires multifaceted fixes.

=====

California's Housing Policy Fight Is Flipping Traditional Political Alliances

Democrats are in favor of reducing the power of government over property owners, while Republicans want bureaucrats to rule.

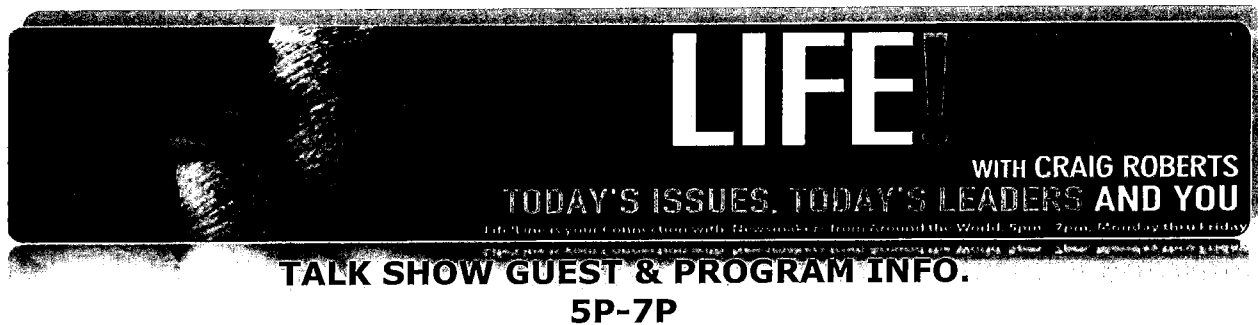
(Photo 19568237 © Seemitch | Dreamstime.com)

In its opposition to a new state law that eliminates parking requirements for developments located near transit lines, the city of Newport Beach offered this whiny complaint to the Legislature: "We believe cities, not the state, are best suited to determine the parking needs of development projects in their jurisdiction."

Well, I'll one-up the Newport Beach City Council. I believe citizens and businesses, not city officials, are best suited to determine the parking needs of their customers as they propose new projects. Why fight over which level of bureaucrat will run our lives? Why not just let people make their own decisions? When it comes to local development issues, that's the central political question of the day.

Sadly, many Republicans have abandoned free-market principles in favor of culture wars, which often puts them on the side of the Not In My Back Yarders (NIMBYs) who oppose market-oriented housing policies. Equally weird, Democrats—who believe that more government is the solution to virtually every problem—are starting to learn about the value of deregulation.

Conservatives often depict Democratic efforts to jumpstart urban housing construction as a plot to force us all to live in "stack and pack" housing. They act as if single-family-only rules are sacrosanct, rather than being a government-imposed, post-World War II construct. Those who think that way should, just for fun, visit downtown Fullerton or Pasadena and note the diverse land uses that were common before modern zoning took shape.



PROGRAM DATE: Tu. Feb. 28, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:50-6p

Guest: **BRAM BEGONIA**
> CEO, Bay Area Rescue Mission

Issue Discussed: Cold Bay Area winter and the homeless population... what can be done?

CONTACT #: [REDACTED]
b/u: n/a

www.BayAreaRescue.org

Bay Area freezing temperatures concern homeless and advocates

By LaMonica Peters Published Feb 1, 2023 Updated 5:29AM San Jose KTVU FOX 2

Cold snap concerns homeless and advocates in South Bay

Santa Clara County emergency officials say warming centers will be available until 9 p.m. at various locations. Still, homeless advocates are concerned that won't be enough.

SAN JOSE, Calif. - Freezing temperatures are expected across the Bay Area with overnight lows expected to drop into the low 30s.

"For me, it gets really cold after 1 o'clock in the morning," said Jonathan, who is unhoused.

The National Weather Service has issued a freeze watch starting Sunday night for most of the Bay Area. Jonathan is living in his camper in San Jose and says a few of his windows are broken, but he'll do as much as he can to keep the cold air out.

"The blankets are all on, the tarps are down, it blocks out the wind but not really. It's still cold in there," Jonathan said.

Overnight freezing temperatures and frost are expected until Wednesday. Santa Clara County emergency officials say warming centers, which include public libraries throughout the county, will be available until 9 p.m. at various locations.

Still, homeless advocates are concerned that won't be enough.

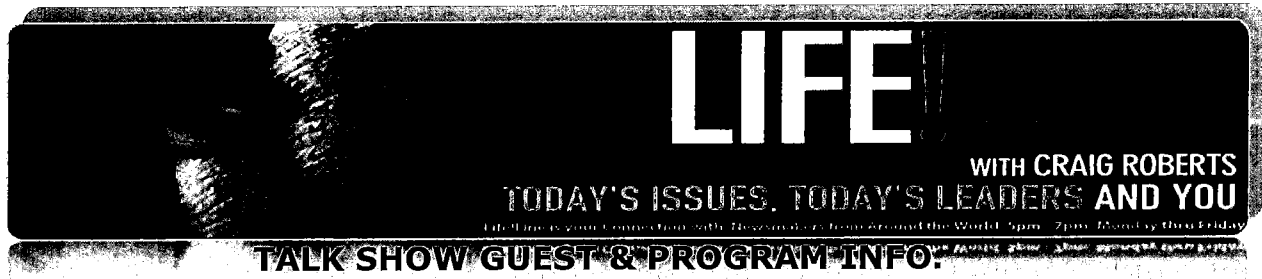
"It's not freezing during the day, it's freezing overnight but what we need is overnight warming locations when it's actually the coldest," said Shaunn Cartwright, Founder of the Unhoused Response Group.

Santa Clara County offers two overnight warming center locations for anyone without housing. They also recommend people stay out of the cold as much as possible, seek shelter and bundle up with clothing.

Cartwright says so far this month, 15 people have died on the streets in Santa Clara County for various reasons. But most people living on the streets are unaware of when a big change in the weather is coming, so advocates alert them, getting them to shelters and giving them warming supplies.

"It was a warm week after the floods. Now a cold snap. The people out there are just extremely vulnerable. We try to let them know this is what's coming up," said Pastor Scott Wagers, with CHAM Ministry.

Emergency officials also ask people not to burn flammable materials in enclosed spaces to avoid carbon monoxide poisoning and to drink plenty of water with electrolytes if possible.



TALK SHOW GUEST & PROGRAM INFO:

5P-7P

PROGRAM DATE: Wednesday, March 1, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-6pm

Guest: **DR. ALEX McFARLAND**

- > Religion and Culture Expert
- > a national talk show host and speaker
- > author of almost 2 dozen books, including the newly released, **The Assault on America: How to Defend Our Nation Before It's Too Late!** (Harrison House Publishers); "The 10 Most Common Objections to Christianity; 10 Answers for Atheists: How to Have an Intelligent Discussion About the Existence of God, 10 Issues That Divide Christians
- > creator of the Truth for a New Generation apologetics conferences (sponsored by Liberty University)
- > He directs Biblical Worldview and teaches in the School of Practical Government for Charis Bible College, located in Woodland Park, CO.

Issue Discussed: teens & social media; "He Gets Us" ad Campaign; Can a Christian Love Abortion?; Gun Violence and Disregard for Human Life

CONTACT #: [REDACTED]
b/u: [REDACTED] or Beth Harrison at [REDACTED]

www.AlexMcfarland.com or **www.TruthforaNewGeneration.com**
Facebook: Alex McFarland **Twitter:** @AlexMcFarland

Alex McFarland warns against a 'new model of morality' for teens on social media

'By training young brains to seek positive reinforcement from social media, we are allowing the world to mold young minds rather than the Holy Spirit'

GREENSBORO, N.C. — A new study from the University of North Carolina at Chapel Hill has confirmed the suspicions of many regarding social media's effect on youth. The study found that "social media checking behaviors in early adolescence may be associated with changes in the brain's sensitivity to social rewards and punishments."

Teenagers who spend excessive amounts of time on social media sites such as Instagram, TikTok, and Snapchat are adjusting their perception of “good” and “bad” by how their peers respond to content, leading them to be more easily manipulated by social platforms.

Youth, culture and religion expert Alex McFarland commented on this disturbing phenomenon, stating that if the results of the study, which suggests long-term detrimental effects to youthful minds, show even more irreparable intellectual and spiritual harm than the research reveals.

“‘Thumbs up’ or ‘thumbs down’ has become the new model of morality for millions of teens,” McFarland stated. “Peer approval can be a painful false god, and it’s incredibly easy for teens to get sucked into the online world and miss the truth of the Gospel. Not only can excessive social media negatively affect young people’s brains, the ideology of altering your viewpoint to garner more ‘likes’ is patently anti-Christian. Christians were called to be a light in the darkness, despite however the world perceives us. By training young brains to seek positive reinforcement from social media, we are allowing the world to mold young minds rather than the Holy Spirit.”

This is why *Alex McFarland Ministries* hosts [Viral Truth Campus Clubs](#), equipping Christian teens with the tools necessary to share the Gospel with their peers in a way that is inviting and understandable. These unique clubs are a safe place for teens who feel adrift in a world post-COVID and are seeking solid, grounded answers about the world they live in.

McFarland continued, “Our Viral Truth Campus Clubs offer the opportunity for Christian students to facilitate discussions about the tough topics that they are facing today. Within a group setting with others their age who might need to hear the truth of the Gospel, the goal is to understand what God’s Word has to say about all aspects of our world. These issues are discussed from a biblical perspective.”

The Viral Truth Campus Clubs are characterized by these qualities:

- **Relational** — Friends and peers invite friends and peers, especially those farthest from Christ, under the teaching of God’s Word.
- **Respectful** — Any topic and viewpoint can be presented during the discussion, but club leaders will always model an orderly, courteous demeanor, even though standing consistently for the biblical position.
- **Relevant** — Many issues are of vital importance in the modern world. Fortunately, God’s Word speaks to all of them, either directly or indirectly. Part of the appeal of Viral Truth Campus Clubs is that people can get a synopsis of personal and cultural issues from a biblical perspective.
- **Real** — Christianity is objectively true, and believers have evidence for what they believe. The biblical worldview is not mere opinion.

“Alex McFarland Ministries comes alongside middle school, high school, and college student leaders to provide mentorship and coaching to equip teens to reach their friends with the Gospel message and with truth to combat the ‘woke’ agendas of human secularism, socialism and moral relativism. Our Viral Truth Campus Clubs will bring the Gospel to the students, helping them regain their respect for our nation and teaching them what is true and trustworthy,” McFarland stated.

Social media use may impact adolescents’ brain development, study says

North Carolina middle school students participated in the study

Officials, social media leaders need to be ‘more aggressive’ policing new drug supply chain

Former DEA Special Operations Director Derek Maltz discusses the fentanyl crisis plaguing American communities, emphasizing the need to hold social media companies accountable.

New research presented by neuroscientists at the University of North Carolina at Chapel Hill found young adolescents who habitually checked social media showed a distinct neurodevelopmental trajectory within the brain.

Their sensitivity toward social rewards and punishments from peers heightened over time in comparison with those who engaged in moderate or low checking behaviors.

The three-year study of 169 sixth- and seventh-grade students from three public middle schools in rural North Carolina was published Tuesday in the journal JAMA Pediatrics.

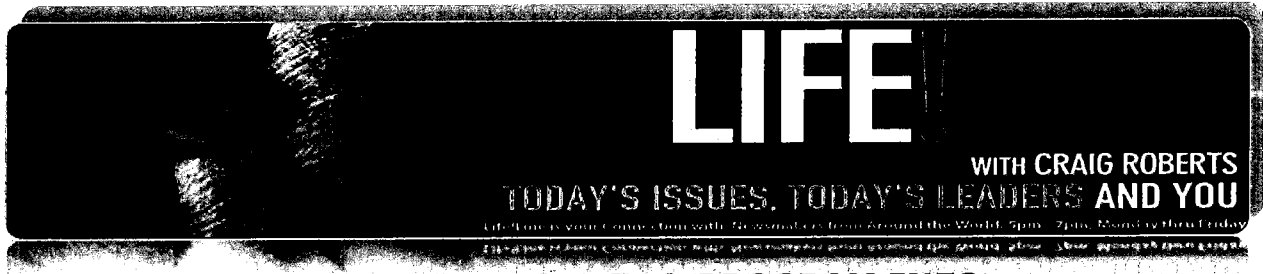
The authors used functional magnetic resonance imaging (MRI) from recruits who were between the ages of 12 and 15.

The participants reported the frequency at which they checked Facebook, Instagram and Snapchat just once at the beginning of the study and were split into groups according to how often they checked those feeds.

Their answers ranged from less than once to more than 20 times a day.

Subjects received full brain scans as they played a computerized game that delivered rewards and punishment in the form of smiling or scowling peers.

At around the age of 12, during what the authors pointed out was a critical developmental period, habitual users already showed lower sensitivity to social anticipation.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

PROGRAM DATE: Thu., March 2, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: *JERRY BOWYER*

- > financial economist, a public speaker for business conferences, a frequent radio and television guest, an author and a journalist.
- > Publisher of Affluent Investor Daily

Issue Discussed: signs of recession; CBO's 10 year projections - the national deficit; household debt at all time high

CONTACT #: [REDACTED]

www.AffluentInvestor.com

Signals of Recession

This is Jerry Bowyer for Townhall.com

2022 was a down year for markets, which is a bad sign for the economy.

Investors, unlike pundits and politicians, have skin in the game. If they are wrong, they suffer real economic consequences.

So markets are better forecasters than economic experts – yes, better than people like me.

When risk-sensitive investments are down much more than safer ones, that's a serious recession signal.

The S&P is down roughly 20%. Stocks are down more than bonds. Risky bonds are down more than safe ones. Large tech companies are down about twice as much as the S&P. Consumer discretionary companies (vacations, jewelry, eating out) are down much more than consumer staples (groceries, cleaning supplies, toothpaste).

Investors are betting on necessities.

When the best performers of the year are recession hedges, inflation hedges and tax shelters, it says a lot about where things are headed. For America, it's not good.

CBO's 10 Year Projections Foresees Mass Deficits

*The Congressional Budget Office said Wednesday the national debt will reach 118% of GDP by 2033 – the highest level ever recorded – and continue to rise "if current laws generally remained unchanged". **Axios:** The U.S. budget deficit is on track to surge over the coming decade, the Congressional Budget Office said, with cumulative deficits of \$18.8 trillion — nearly 20% higher than the agency projected last May. The CBO also pointed to newly-enacted bipartisan legislation that will add to cumulative deficits in the next 10 years...*

*In a separate release, **the CBO said the government will breach the debt ceiling between July and September, the latest official estimate of when extraordinary measures to borrow additional funds will be fully exhausted (Axios).***

Story:

CBO: National debt to reach \$46 trillion by 2033, 118% of GDP

The national deficit will hit \$1.4 trillion for fiscal 2023 and "more than double to nearly \$2.9 trillion by 2033," according an analysis of new CBO data.

The Congressional Budget Office said Wednesday the national debt will reach 118% of GDP by 2033 – the highest level ever recorded – and continue to rise "if current laws generally remained unchanged."

The projections were part of the nonpartisan office's "Budget and Economic Outlook: 2023 to 2033."

According to the report, the national debt is projected to increase by \$22 trillion over the next 10 years, reaching \$46 trillion by 2033.

An analysis of the report by the Committee for a Responsible Federal Budget found the nation's deficit will total \$1.4 trillion for fiscal 2023 and "more than double to nearly \$2.9 trillion by 2033."

The nonprofit budget watchdog group also concluded, based on the CBO report, that interest costs on the debt will "grow from \$475 billion in 2022 to more than \$1.4 trillion – a record 3.6 percent of GDP – by 2033."

The group also concluded that three major federal trust funds – the Highway Trust Fund, Medicare Hospital Insurance and Social Security Old-Age and Survivors Insurance – "will be exhausted within the next decade."

Maya MacGuineas, president of the CRFB, described the CBO's latest figures as "daunting" and an "important dose of reality for politicians making promises they can't afford to keep."

"Our debt is headed to a new record in only five years, while interest costs will triple over the next decade," she said. "Social Security and Medicare Hospital Insurance are only a decade from insolvency. Contrast these projections against politicians in both parties applauding a call to leave Social Security and Medicare untouched."

MacGuineas said President Biden's "costly student debt cancellation boosted recorded deficits in 2022 and artificially lowered them in 2023."

=====

Household Debt Reaches Highest Level Since 2008

Fox News: U.S. household debt jumped to the highest level since the 2008 financial crisis last year as mortgages surged amid high inflation and rising interest rates, according to a new analysis published by WalletHub. The findings show that household debt – which increased by \$320 billion in the final three months of 2022 – hit a 15-year-high of \$17 trillion. On average, a typical household owed a total of \$142,680 at the end of the year.

WalletHub: Household mortgage debt increased by \$290 billion in 2022, the second highest annual increase since the end of the Great Recession.

Story:

Household debt skyrockets to highest level since 2008 financial crisis.

Average household owed total of \$142,860 at the end of 2022

U.S. household debt jumped to the highest level since the 2008 financial crisis last year as mortgages surged amid high inflation and rising interest rates, according to a new analysis published by WalletHub.

The findings show that household debt – which increased by \$320 billion in the final three months of 2022 – hit a 15-year-high of \$17 trillion. On average, a typical household owed a total of \$142,680 at the end of the year.

"We're not quite to the breaking point, but U.S. households can't afford to take on too much more debt, especially if the economy takes a turn for the worse," said Jill Gonzalez, a WalletHub analyst. "People should be thinking about how to shed debt and get in shape for a recession, not assuming a bit more debt will make no difference."

Mortgage debt rose by \$290 billion last year, according to the report, the second-highest annual increase since the end of the Great Recession. The average household held about \$100,667 in mortgage debt at the end of December, just \$12,134 below the projected breaking point for a mortgage.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Tu., March 7, 2023 (or the weekend of)

PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: BOB ZADEK

> Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.

> Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.

> author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: Google v. Gonzales... are they publisher or platform? Should YouTube be held liable for content posted by third parties; also, a new political party in California? The Common Sense Party... but is it?

CONTACT #: [REDACTED]
b/a: [REDACTED]

www.BobZadek.com

TALKING POINTS:

Google v. Gonzalez....

- Are the judges clueless about how the internet works?
- What's an algorithm, and does it create responsibility for control over the content it recommends? They seem unlikely to reverse the status quo based on opening arguments.

- The difference between platforms and publishers is key. Some conservatives like Josh Hawley want to call social media companies publishers, because of their censorship of conservatives. This is dangerous because if Section 230 protections are removed, then they might move further into censorship.
- Conservative justices are also perhaps the most likely to overturn the protections

While many conservatives are weary about Big Tech censorship, some argue getting rid of Section 230 protections would lead to worse outcomes.

James Czerniawski is the Senior Tech and Innovation Policy Analyst at Americans for Prosperity and he has been covering this story.

In Czerniawski's view:

When it comes to Gonzalez the question asked is whether Google should lose 230 protections for making recommendations. This would have serious implications on the internet writ large.

1. I believe that Google is entitled to Section 230 protections in this case. The practice of recommendations is covered under Section 230 (f)(4), which covers these types of practices by social media companies.
2. Recommendations are a good thing for the internet and for users. It is an effective and efficient way of connecting users to content that they want to see more of.
3. Content Creators and influencers stand to disproportionately lose with a wrong decision, as they are the biggest benefactors of getting increased exposure from recommendations made possible on social media platforms. Imagine not being able to see recommended twitter accounts to follow, imagine never discovering Mr. Beast's YouTube Channel?
4. Brett Kavanaugh said during the oral argument: "It would mean that the very thing that makes the website an interactive computer service also means that it loses the protection of [Section] 230. And just as a textual and structural matter, we don't usually read a statute to, in essence, defeat itself." And he couldn't be more right. This attempt at line drawing between an interactive computer service and an access software provider seems inappropriate and not reflective of the state of the reality of how the internet operates. Doing so would undermine the relevance of the law!

The internet has, on net, been a massive boon for conservative voices who were otherwise limited in a world of traditional media. Recommendations on platforms have exposed tens of millions to conservative views, and while I understand the anger that is directed at these companies for the choices they make, let's not throw the baby out with the bath water that put conservatives in such a position to begin with.

The Supreme Court is deciding the future of the internet, and it acted like it

Context:

Gonzalez v. Google covers a very specific type of online interaction with potentially huge implications. The suit stems from an Islamic State shooting in Paris that killed student Nohemi Gonzalez in 2015. Her surviving family argued that YouTube had recommended videos by terrorists and therefore violated laws against aiding and abetting foreign terrorist groups. While Section 230 typically protects sites from liability over user-generated content, the petition argues that YouTube created its own speech with its recommendations.

Elana Kagan notes that the Supreme Court members are not the most knowledgeable experts on the Internet:

Today's hearing focused heavily on "thumbnails," a term Gonzalez family attorney Eric Schnapper defined as a combination of a user-provided image and a YouTube-generated web address for the video. Several justices seemed dubious that creating a URL and a recommendation sorting system should strip sites of Section 230 protections, particularly because thumbnails didn't play a major part in the original brief.

Gonzalez targets algorithmic recommendations, which are everywhere on the Internet.

Introducing liability to these algorithms raises all kinds of hypothetical questions. Should Google be punished for returning search results that link to defamation or terrorist content, even if it's responding to a direct search query for a false statement or a terrorist video?

Conservative justices also seem skeptical about overturning Section 230:

There's another hearing tomorrow for *Twitter v. Taamneh*, which also covers when companies are liable for allowing terrorists to use their platform, and Justice Amy Coney Barrett floated the possibility of using that case to rule that they simply aren't — something that could let the court avoid touching Section 230 by making the questions around it moot. Justice Kavanaugh also mulled whether Congress, not the court, should be responsible for making any sweeping Section 230 changes.

9 People Hold the Internet's Fate in Their Hands

For the past century, the Supreme Court has taken an expansive view of the First Amendment's free speech protections, narrowly defining the categories of unprotected speech, and fiercely guarding everything else that is within the First Amendment's scope. Since 1997, when it struck down most of the Communications Decency Act, the court has held that the full force of the First Amendment applies online. Hailing "dramatic expansion of this new marketplace of ideas" on the internet, the court wrote in that decision that "governmental regulation of the content of speech is more likely to interfere with the free exchange of ideas than to encourage it."



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Wed. March 8, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30pm

Guest: J. OTIS LEDBETTER

- > Lead pastor at Sunrise Church in Clovis, California, he holds a Doctor of Ministry degree from Liberty University.
- > Author of *Your Heritage: How to Be Intentional about the Legacy You Leave* and *Soul Hunger: Satisfying Your Heart's Deepest Longing*.
- > popular conference speaker

Issue Discussed: trauma and how it can paralyze one if not processed; what is trauma? Is there lasting hope?

CONTACT #: [REDACTED]
Guest backup: [REDACTED] (Church landline)

www.JoLedbetter.com or www.HeritageBuildersGlobal.com

Trauma Leaves Millions of Americans Stuck in Isolation and Despair

Pastor, counselor explains way to overcome life traumas and thrive

Clovis, California – Trauma creates a toxic stew of emotions that often lead to further health-related issues, and this is exacting a heavy toll from many Americans.

Trauma is an emotional response to a terrible event, shock and denial are typical reactions. Longer term impacts include unpredictable emotions, physical or emotional strain, and difficult relationships. According to Dr. J. Otis Ledbetter, everyone is forced to deal with trauma at some point in life but not everyone handles it the same way.

The author of [Set Free: Released from the Damage of Trauma](#), he's spent more than a half a century counseling survivors of abuse, divorce, violent crime, or the loss of a loved one.

The pandemic has exposed a layer of trauma few people expected when lockdowns and closures first went into effect.

“The presence of calm does not necessarily mean the absence of fear,” says Dr. Ledbetter. Trauma often leads people to isolate themselves, so they don’t experience the pain of trauma again. This, he says, is often the worst thing people can do. The health risks from isolation after trauma include increased risk of premature death, 50% risk of dementia, stroke, heart disease, depression, suicide, and 68% risk of hospitalization. In other words, no good comes from isolating ourselves when we are hurting.

“Life without answers often creates a path to anguish” explains Dr. Ledbetter. And the uncertainty that is constantly placed in front of us – pandemic, nuclear war, global warming, high crime – all just add to our sense of powerlessness. “Answers are the only exit out of disconnection, into healing.”

In *Set Free*, Dr. Ledbetter helps provide the groundwork for healing. “You don’t stumble across a happy life, you create it” he says. The good news is that we are not alone in our struggles. Each chapter deals with a biblical figure who faced their own trauma and often handled them in unhealthy ways. We can learn from these. See our own propensities and make valuable choice to “forge tranquil paths” that lead to life and health.

Suggested Questions

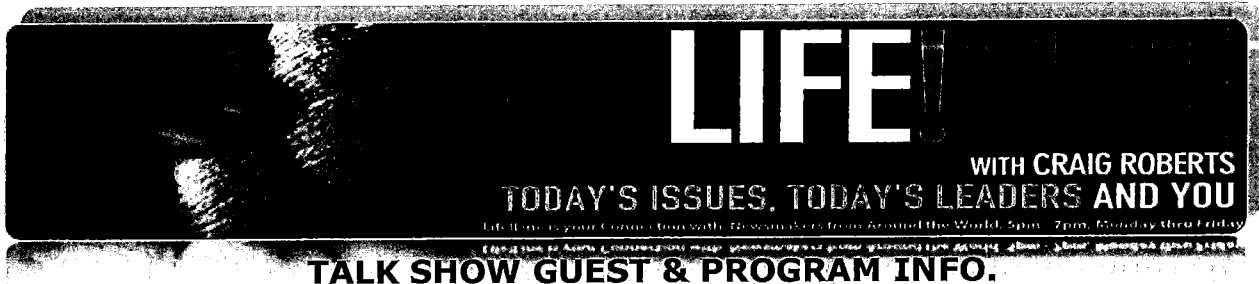
SET FREE: Released from the Damage of Trauma

J. Otis Ledbetter

“Everyone experiences anxiety, and no one is exempt. I believe anxiety may be one of the most powerful weapons the Devil has to create discouragement.”

“Anguish is an emotional ambulance chaser on the tail of a traumatic event.”

1. We have seen depression and suicide increase, especially among teens. What do you make of this trend?
2. Can you give us an overview of the symptoms of trauma?
3. Do you think people of faith tend to be more reluctant to acknowledge their depression or trauma?
4. You write, “You don’t stumble across a happy life, you create it.” How do we do this?
5. What do you mean by “the trauma of the unknown?”
6. You say that trauma affects us all. What are some of the effects?
7. Is there a link between trauma and fear? If so, what does this look like?
8. How does defining the faults of others actually define who we are?
9. You talk about self-control and self-mastery. What’s the difference?
10. How does positivity help people recover from trauma?
11. Why do we tend to withdraw from others, even those who love us, when we have been through trauma?
12. You write that people who live purposeless lives tend to be lonelier and more isolated. Why?



PROGRAM DATE: Tu., March 21, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm

Guest: BOB ZADEK

- > Founder of LendersFunding.com and host of the longest-running libertarian talk show in the country, The Bob Zadek Show, broadcast live on 860 AM, KTRB – The Answer – every Sunday at 8am.
- > Bob's passions are American history, entrepreneurship, Libertarianism and his number one fan and significant other Anne.
- > author of a BRAND NEW e-book, *Secret Sauce: The Founders' Original Recipe for Limited American Democracy.* (self published)

Issue Discussed: Silicon Valley Bank- What happened? How? What next?

CONTACT #: [REDACTED]
b/a: [REDACTED]

www.BobZadek.com

TALKING POINTS:

Moral Hazard

Larry Summers says,. *"This is no time for lectures on moral hazard"*

Depositors in SVB are to be made whole even if their cash holdings with the failed lender are above the \$250,000 cap that's meant to apply to US bank deposit insurance. As in the financial crisis of 2008-2009, the authorities have stepped in to ensure that depositors don't lose money.

Everyone is learning the wrong lessons from the Silicon Valley Bank collapse

- A lot of folks are insisting that this isn't a bailout and that it comes at no cost to taxpayers. But banks are themselves taxpayers, and they bear the burden of bank fees in order to inoculate less responsible actors.
- Former Rep. Justin Amash (L - Mich.) pointed out that taxpayers are always on the hook for any Fed program, and that bailouts create a moral hazard by incentivizing more risky or bad financial decisions in the future.
- People are already calling for tighter regulations on regional banks in response to SVB's bad judgement calls.
- SVB should stand as a lesson to future depositors about making the same kind of mistake, and about not putting too much into one financial institution.

Taxpayer Risk from unlimited fed deposit guaranty

Mark to Market Sooner, not Later

The duration gap means that the value of long-term bonds paying low interest has dropped, since newer long-term bonds pay much higher interest.

When interest rates go up, the value of a portfolio of fixed-rate bonds or mortgages goes down. Roughly speaking, if the bank paid \$100 to buy a long-term bond with an interest rate of 2-1/2%, and now the interest rate on a comparable bond is 5%, the bank's bond is worth about \$50. ... But instead of requiring banks to mark long-term bonds to market value, the regulators give banks a loophole. They say that if you have your bond in a "held to maturity" account, which means you do not intend to sell it, you can pretend that it is still worth \$100.

However, in the meantime you have to pay depositors a higher interest, and are losing money the whole time.

Kling notes that the banking sector has traditionally worked hand-in-hand with the government – each one bolstering the other.

Banks lean on government to convince people that they are immortal. Deposit insurance makes your deposits immortal. Government leans on banks to convince people that it is immortal. If government can always fund itself, then its soldiers have an incentive to remain loyal.

Silicon Valley Bank: Bespoke, Woke, and Restoked?

- The SVB website spared no opportunity to trumpet its commitment to gender, race, and ethnicity within its workforce and senior-executive ranks, including percentages, charts, and the like.
- In the post-FTX world, no account of corporate incompetence or wrongdoing is complete without a review of the subject's political activism.

- Silicon Valley start-ups may not be able to make payroll, certain VC portfolios may suffer damaging write-downs, and many non-tech firms that service high tech clients may see their businesses irreparably harmed. Yet, there is nothing under the sun that obligates anyone to sacrifice so little as a Continental dollar.
- Government rescues are frequently marketed as having been profitable, but they are usually done under duress and little economic calculation accompanies them. Even if they are, it doesn't matter because taxpayers won't receive a check for their contribution.

"Bank management must be investigated" - Econlib

How deep does the problem run?

While SVB is not a systemically significant financial institution, it's worth mentioning that vast numbers of banks have large holdings of long-bonds purchased at record high prices and rock-bottom interest rates. Although the majority of them are not likely to be as precariously situated as SVB and its dubiously viewed neighbors are, a systemic problem of some magnitude may still lurk below the surface.

Privatized gains, and socialized losses:

Dodd-Frank was supposed to fix the "problem" after the 2008 banking crisis. In fact, it did almost nothing to fix the underlying problem because key segments of the business and political world did not want the problem fixed. It's easier to have a system where the profits are privatized and the losses are socialized, with taxpayers picking up the tab. Neither political party favors any sort of effective reform of banking.

Politicians calling for an investigation into bank managers should look in the mirror at the hazard they've created.

Banks and depositors currently can purchase private excess deposit insurance from a limited number of providers, and new banking products and services—deposit-placement services and deposit-sweep programs—are alternatives to FDIC-provided excess deposit insurance.

Unfair distinction between bondholders (screwed) vs. depositors (protected since both are creditors of SVB)

This is Bob's point...

Broader issue of privatizing FDIC (my pet issue)

Banks and depositors currently can purchase private excess deposit insurance from a limited number of providers, and new banking products and services—deposit-placement services and deposit-sweep programs—are alternatives to FDIC-provided excess deposit insurance.



TALK SHOW GUEST & PROGRAM INFO.
5P-7P

PROGRAM DATE: Thu March 23, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45p

Guest: **JOE MURRAY**

> a Tennessee educator, attorney, and a former speechwriter for Patrick Buchanan. He is the author of "Take Back Education," out January 11th

Issue Discussed: overview on the constitutionality of the legal issues surrounding former President Trump; headline news (he's ready to talk about anything)

CONTACT #: [REDACTED]

b/u: [REDACTED]

www.JoeMurrayEnterprises.com

Trump raises \$1.5 million for presidential campaign since warning of arrest in looming NYC indictment
Former President Donald Trump works to use looming indictment for 2024 campaign advantage

Former President Donald Trump is quickly capitalizing – and cashing in – on his escalating legal predicaments.

Trump's 2024 presidential campaign confirmed to Fox News that they hauled in \$1.5 million in grassroots fundraising in the three days following the former president's warning on Saturday that he may face imminent indictment and potential arrest in connection with looming criminal charges from a district attorney in New York City.

The former president's campaign aggressively sprang into action following Trump's social media post, which sparked a firestorm of media attention. The team sent out a slew of fundraising emails and videos spotlighting the likely indictment from Manhattan District Attorney Alvin Bragg for the former president's alleged involvement in hush money payments to adult film actress Stormy Daniels in 2016, to keep her quiet ahead of that year's election over her claims she had sexual encounters years earlier with Trump.

"If the current Democrat regime can get away with threatening to arrest its biggest political opponent, then our once great Republic will have fully descended into a third-world tyranny," Trump's campaign said in a fundraising email sent hours later. The email, which solicits donations, told supporters that "you're our country's only hope."

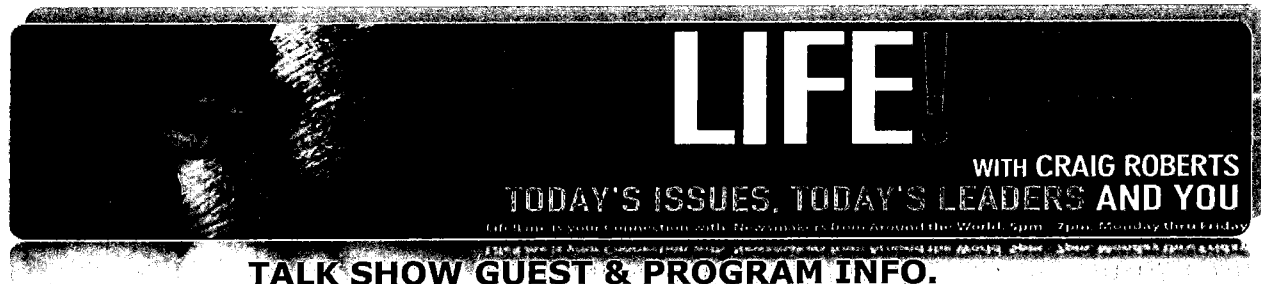
And in a fundraising video on social media, Trump said: "if you are doing poorly, as so many of you are, do not send anything. If you are doing well, which was made possible through the great policies of the Trump Administration, send your contribution."

Another campaign email urged supporters to sign a petition that aims to compile "millions and millions of petition signatures from Americans like you CONDEMNING these threats of possible arrest." Signing the petition directed supporters to a fundraising page, where they could make suggested donations of \$500, \$1,000 or \$3,300 to Trump's campaign.

Trump has long been the most potent fundraiser in the GOP, thanks to his prowess with small dollar, grassroots donors. The former president brought in roughly \$9.5 million in fundraising in the six weeks following his mid-November campaign launch – a respectable figure but less than the nearly \$12 million his fundraising committees hauled in during the six weeks prior to his announcement that he was running a third time for the White House.

"It's shaping up to be the biggest month of the campaign from a campaign finance standpoint," a Trump 2024 adviser who asked to remain anonymous to speak more freely told Fox News.

Taylor Budowich, Trump's former spokesman who now heads up MAGA Inc., the top super PAC supporting the former president's 2024 White House campaign, predicted that an indictment would "break open the political flood gates" and deliver "support and campaign contributions, like we've never before seen."



PROGRAM DATE: Tue., March 28, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:30pm

Guest: REBEKAH KOFFLER

- > a Russian-born U.S. intelligence expert
- > working with the Defense Intelligence Agency, as well as the Central Intelligence Agency's National Clandestine Service, she has led "red" teams during wargames and briefed the Pentagon, the White House, and NATO on Russian affairs.
- > Author of the recently released, *Putin's Playbook: Russia's Secret Plan to Defeat America* (Regnery)
- > U.S. military commanders refer to her as a "national asset," and she received the National Intelligence Professional Award. Now an independent consultant, she lives near Washington, D.C., with her husband, the journalist Keith Koffler, and their children.

Issue Discussed: Putin's nuclear arms plans; update on Russia and China

CONTACT #: [REDACTED]

b/u:

www.Regnery.com

'Dangerous and irresponsible': NATO condemns Putin's nuclear-arms plan

Defense alliance 'closely monitoring' Russian move to deploy tactical nuclear weapons in Belarus.

"NATO is vigilant, and we are closely monitoring the situation," a NATO spokesperson said.
Print

NATO criticized Moscow on Sunday for its "dangerous and irresponsible" nuclear rhetoric after Russian President Vladimir Putin announced he would deploy tactical nuclear weapons to Belarus.

“NATO is vigilant, and we are closely monitoring the situation. We have not seen any changes in Russia’s nuclear posture that would lead us to adjust our own,” Oana Lungescu, spokesperson for the defense alliance, said in a tweet.

The spokesperson criticized comments from Putin on Saturday that likened the deployment of Russian nuclear weapons in Belarus to the U.S. stationing its nuclear arms in Europe as part of the NATO alliance.

“The United States has been doing this for decades,” Putin said on Saturday in announcing the Russian plan. “They deployed their tactical nuclear weapons long ago on the territories of their allies, NATO countries, in Europe.” He said a storage facility for tactical nuclear weapons would be ready in Belarus by July.

“Russia’s reference to NATO’s nuclear sharing is totally misleading,” Lungescu said. “NATO allies act with full respect of their international commitments,” the spokesperson said. “Russia has consistently broken its arms-control commitments, most recently suspending its participation in the New START Treaty.”

Belarus borders on three NATO members: Poland, Lithuania and Latvia.

The Polish Foreign Ministry on Sunday said Putin’s announcement “further increases tensions over Russian aggression against Ukraine. It is a further step towards drawing Belarus into the cogs of the Russian war machine,” the ministry said in a tweet.

Warsaw also echoed concerns about a violation of nuclear non-proliferation agreements, something that Putin specifically denied in his announcement on Saturday. Mykhailo Podolyak, an adviser to Ukrainian President Volodymyr Zelenskyy’s office, made a similar charge in a tweet, adding in reference to Putin: “Making a statement about tactical nuclear weapons in Belarus, he admits that he is afraid of losing.”

Oleksiy Danilov, the secretary of Ukraine’s National Security and Defense Council, charged that Russia “took Belarus as a nuclear hostage.”

The U.S. said it would “monitor the implications” of the Russian move but would not adjust its nuclear weapons strategy.

“We have not seen any reason to adjust our own strategic nuclear posture nor any indications Russia is preparing to use a nuclear weapon,” U.S. National Security Council spokesperson Adrienne Watson said. “We remain committed to the collective defense of the NATO alliance.”

Putin said on Saturday that Belarusian President Alexander Lukashenko has agreed to the deployment and that the Kremlin would not transfer control of the nuclear arms to Minsk. Moscow has already stationed 10 aircraft in Belarus capable of carrying tactical nuclear weapons, he said.

Russia used Belarus as a staging ground to send troops into Ukraine for Putin's invasion of the country in February 2022. Moscow and Minsk have maintained close military ties as the Kremlin continues its war on Ukraine.

EU foreign policy chief Josep Borrell said Brussels stands ready to impose new sanctions on Belarus if Minsk were to house Putin's nuclear arms. "Belarus hosting Russian nuclear weapons would mean an irresponsible escalation and threat to European security," Borrell said in a tweet on Sunday. "Belarus can still stop it, it is their choice."

The Ukrainian Foreign Ministry on Sunday appealed for an emergency meeting of the United Nations Security Council in reaction to Putin's announcement. This followed earlier condemnations of the Russian move by Ukrainian officials.

"Ukraine expects effective actions to counteract the Kremlin's nuclear blackmail from the United Kingdom, China, the United States and France. ... We demand that an extraordinary meeting of the UN Security Council be immediately convened for this purpose," the Foreign Ministry said in a statement.

Ukraine demands emergency UN meeting over Putin nuclear plan

Associated Press

KYIV, Ukraine (AP) — Ukraine's government on Sunday called for an emergency meeting of the U.N. Security Council to "counter the Kremlin's nuclear blackmail" after Russian President Vladimir Putin revealed plans to station tactical atomic weapons in Belarus.

One Ukrainian official said Russia "took Belarus as a nuclear hostage."

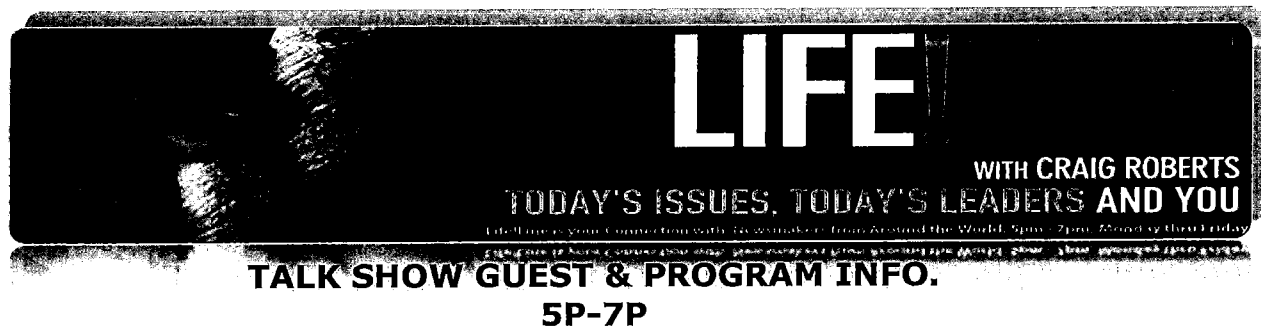
Further heightening tensions, an explosion deep inside Russia wounded three people Sunday. Russian authorities blamed a Ukrainian drone for the blast, which damaged residential buildings in a town just 175 kilometers (110 miles) south of Moscow.

Russia has said the plan to station tactical nuclear weapons in Belarus comes in response to the West's increasing military support for Ukraine. Putin announced the plan in a TV interview that aired Saturday, saying it was triggered by a U.K. decision this past week to provide Ukraine with armor-piercing rounds containing depleted uranium.

Putin argued that by deploying its tactical nuclear weapons in Belarus, Russia was following the lead of the United States. He noted that Washington has nuclear weapons based in Belgium, Germany, Italy, the Netherlands and Turkey.

"We are doing what they have been doing for decades, stationing them in certain allied countries, preparing the launch platforms and training their crews," he said.

Ukraine's Foreign Ministry condemned the move in a statement Sunday and demanded an emergency meeting of the U.N. Security Council.



PROGRAM DATE: Tue., March 28, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:35-5:45pm

NOTE: she was handpicked by Brian Johnston to represent California ProLife in his absence

Guest: **KAREN ROSEBERRY**

> California ProLife Council Spokesperson and Executive Director of Care Net Women's Resource Center.

Issue discussed: **AB315**

CONTACT #: [REDACTED]

b/u: n/a

www.CaliforniaProLife.org

AB315 recently passed the Judiciary Committee (yesterday)

Press release from the California assembly (from Feb 2023):

Assemblymember Bauer-Kahan Introduces Bill to Restrict Misleading Advertising by Crisis Pregnancy Centers

AB 315 will protect people seeking abortion services from "Crisis Pregnancy Centers" who mislead them with deceptive advertising

Sacramento CA – Assemblymember Bauer-Kahan (D-Orinda) has introduced a bill restricting misleading advertising by fake clinics falsely advertising comprehensive pregnancy options – including abortion services. The bill aims to address predatory practices of anti-abortion "crisis pregnancy centers." These groups masquerade as health care centers to lure in pregnant people seeking care and abortion services, only to then mislead and pressure the patients about their pregnancy options.

"California cannot let predatory crisis pregnancy centers continue to lie to pregnant people about abortion care," said **Assemblymember Bauer-Kahan**. "With the increase in abortion seekers coming from other states, it is even more critical to end this dangerous deception."

AB 315 will clarify that those marketing themselves as providing reproductive care cannot mislead prospective patients about whether or not they provide abortion services.

Crisis pregnancy centers take on the appearance of health care centers and medical clinics but do not offer the same range of services or meet the same standards and practices, including not following HIPAA or what kind of licensed staff they have on site. They use extensive, strategically placed advertising targeting abortion-seekers to lure them in. Many centers offer ultrasounds and pregnancy tests to appear legitimate. Once inside, women who are there for abortion care receive an onslaught of misinformation about abortion risks and sexual health. The results of these tests can be misrepresented and used to coerce abortion-seekers into continuing their pregnancy.

California is a leader in reproductive care, but crisis pregnancy centers limit reproductive freedom by lying about their services. With the number of abortion seekers predicted to continue to increase as other states ban access to care, California must protect them from coercion and harassment.



**TALK SHOW GUEST & PROGRAM INFO.
5P-7P**

**PROGRAM DATE: Thu., March 30, 2023 (or the weekend of)
PROGRAM/SEGMENT TIME: 5:05-5:45pm**

Guest: *JERRY BOWYER*

- > financial economist, a public speaker for business conferences, a frequent radio and television guest, an author and a journalist.
- > Publisher of Affluent Investor Daily

Issue Discussed: JP Morgan Chase loses SEC challenge; Biden's veto;

CONTACT #: [REDACTED]

www.AffluentInvestor.com

JPMorgan Chase loses SEC challenge, must allow shareholders to consider viewpoint diversity proposal

Nation's largest bank sought to avoid shareholder transparency on politicized debanking, called upon to participate in ADF Viewpoint Diversity Score Business Index

WASHINGTON – The U.S. Securities and Exchange Commission has ruled against JPMorgan Chase's attempt to exclude a shareholder resolution on viewpoint diversity from its ballot for its annual shareholder meeting. Chase shareholders will now have an opportunity to review and vote on a proposal aimed at ensuring equal treatment of the financial giant's customers regardless of their religious and political beliefs.

Submitted by the Bahnsen Family Trust, the proposal directs Chase's board of directors to evaluate and issue a report on the bank's disturbing trend of politicized debanking. After Chase requested permission from the SEC to exclude the resolution, attorneys from Alliance Defending Freedom and Boyden Gray & Associates filed a response urging the SEC to deny Chase's request and allow the resolution to go through to shareholders.

In the past two years, Chase has denied payments or canceled accounts associated with people and organizations who hold mainstream American values, such as former Ambassador Sam Brownback, the Arkansas Family Council, and Defense of Liberty. Now that the SEC has denied Chase's request to exclude the proposal, it will be included in the company's proxy materials for its upcoming shareholder meeting on May 16.

"Major banks like Chase shouldn't be hiding from their shareholders, and the SEC's decision is a much-needed step toward transparency," said ADF Senior Counsel and Senior Vice President for Corporate Engagement Jeremy Tedesco. "Chase needs to rebuild trust with its shareholders and clients, but that can't happen unless it answers basic questions about treating everyone equally regardless of their political or religious views. Chase's recent behavior suggests a pattern of politically motivated debanking. The company needs to change course and assure its shareholders and customers that it respects everyone's freedom to participate in the marketplace without fear of political or anti-religious bias."

The SEC ruling comes amid a rising wave of opposition to Chase's engagement in cancel culture through politicized debanking. Chase was featured prominently in the "Statement on Debanking and Free Speech," signed in November of last year by a group of nearly 60 financial professionals. Last week, Nebraska State Treasurer John Murante led a group of 14 colleagues in a letter to Chase CEO Jamie Dimon calling on him to address and correct the issue by adopting policies recommended by ADF's Viewpoint Diversity Score 2022 Business Index and providing necessary shareholder transparency by participating in the survey portion of the 2023 Business Index.

Citing analysis from the 2022 Business Index, where Chase scored just 15% overall, the Bahnsen Family Trust proposal also calls on Chase to adopt those policies and participate in the survey. Along with criticizing Chase's actions as "an affront to public trust," the proposal highlights the vague and subjective terms-of-use policies (including terms like "hate speech" and "intolerance") that allow companies like Chase unbridled discretion to discriminate against customers for their views.

"Chase's fiduciary duty to shareholders and respect for civil liberties should cause it to eschew demands to debank certain industries, groups, and individuals for political reasons," said David Bahnsen, founder, managing partner, and chief investment officer of The Bahnsen Group and a member of the Viewpoint Diversity Score advisory council. "That's common sense, and that's the aim of our proposal. The SEC did the right thing in allowing our proposal to reach the ballot, and we look forward to meaningful engagement with Chase leadership and our fellow shareholders around this crucial topic."

Jonathan Berry of Boyden Gray & Associates assisted ADF in defending the proposal at the SEC. Find out more about Viewpoint Diversity Score and the Business Index at www.ViewpointDiversityScore.org.

The Federal Reserve is still expected to go through with a rate hike. What that means for you

KEY POINTS

- Recent bank failures have caused a crisis of confidence in the financial sector, but Americans are still grappling with stubborn inflation.
- The Federal Reserve is now expected to hike rates by one-quarter of a percentage point at this week's policy meeting.
- Here's where consumers stand one year into rate increases.

Amid turmoil in the financial sector and uncertainty ahead, the Federal Reserve will likely approve a 0.25 percentage point increase at this week's policy meeting.

That will mark one year since the central bank began the current rate-raising cycle.

Over the last 12 months, inflation spiked to a 40-year high and only recently started to ease, but all of that monetary policy tightening has been tied to issues that are disrupting the banking industry now.

For consumers, that means they must still pay a higher price to borrow while continuing to grapple with a persistently high cost of living — all while suffering a crisis of confidence when it comes to their savings accounts.

"They are right in feeling these are dire economic times," said Tomas Philipson, a professor of public policy studies at the University of Chicago and a former acting chair of the White House Council of Economic Advisers.

Incomes have not kept pace with inflation, which means purchasing power has declined as inflation has squeezed household budgets.

"It's not how many dollar bills you have, it's what you can buy with them," Philipson said.

Rate hikes, one year later

For its part, the Fed has already hiked its benchmark fund rate eight times over the last year to its current level of between 4.5% and 4.75%.

The federal funds rate, which is set by the central bank, is the interest rate at which banks borrow and lend to one another overnight. But Fed rates also influence consumers' borrowing costs, either directly or indirectly, including their credit card, mortgage and auto loan rates.