

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Third Quarter 2023: July - September

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.

The issues in this report have been addressed in the programs listed as well as through our regularly scheduled programs, newscasts, and public service announcements. This report has been prepared by the staff of the Bible Broadcasting Network.

Program	Date	Time	Issue(s)	Summary	Length
Weekend Connection	7/1/2023	3:02 PM	Health Issues Consumer Protection Family	Maribel Alonso of the USDA talks about food safety, including the need to 1) Clean 2) Separate 3) Cook 4) Chill	15:00
Parent Minute	7/3/2023	1:02 PM	Education	How many of us as parents have ever thought that? As we look at the culture around us, we wonder why we'd EVER send our kids to the "wolves," so to speak. I know I have. Some send their kids to Christian school or teach their kids at home to protect them from the evil that our world has to offer. While protecting our kids is a good thing, is it always the right thing?	1:00
My Money Life	7/4/2023	5:02 PM	Cost of Living	Chuck Bentley advises to exercise money-changing habits as summer approaches. Limit eating out. Look for free events. Hike, fish, play sports with your kids.	2:00
Parent Minute	7/4/2023	1:02 PM	Parenting	Sometimes I wonder how our kids miss something as important as this: July 4th—the day the United States celebrates our independence from England. FREEDOM. Funny thing is, many Americans MAY know July 4th as Independence Day, but few remember England's connection. As parents, if our kids don't know the significance of the Fourth of July, that's our fault.	1:00
My Money Life	7/5/2023	5:02 PM	Cost of Living	Discouragement can set in when our finances don't work out the way you planned. Keep changing and be flexible to working this out.	2:00
Parent Minute	7/5/2023	1:02 PM	Parenting	The only thing worse than a little kid whining all day long is a teenager or a young adult whining all day long. We've all heard them. I remember being on a airplane one time heading to Europe. Guess what happened? Yep, I sat right in front of a whiny seven-year-old. The only thing worse than that was the boy's mother, who was ALSO whining about the whining. Guess what? Our kids are imitators. They imitate the bad AND the good.	1:00
My Money Life	7/6/2023	5:02 PM	Finances	If you are in financial disaster, don't panic! Pray, and figure out what you need to do.	2:00
Parent Minute	7/6/2023	1:02 PM	Parenting	How do you make that transition of letting go as a parent? First thing? Avoid hovering—if you're always there, a Florida State study says your kids are more likely to be anxious and depressed compared to other kids. That's not to say we should give them total freedom, but create safe moments with trusted friends or parents away from you. It's going to help both of you.	1:00
My Money Life	7/7/2023	5:02 PM	Finances	Credit card holding is not all it's cracked up to be. Be careful of rewards-based cards. They want us to spend more money than we have.	2:00
Weekend Connection	7/8/2023	3:02 PM	Education Youth	The author of "Truth Matters" talks about academia's war on Faith and how we can arm our children for battle. He seeks to strengthen the foundation of those for whom the Bible will be the question—not the answer—when they enter "lions den" university as college students. Here is how leading experts describe our church kids today: They are unarmed and incapable of defending their faith. They possess a faith that cannot withstand the scrutiny of trials or intellectual questions. They have a shallow belief system. They lack a robust faith. They haven't learned how to think. They are embarrassingly ignorant of our faith. Truth Matters is written directly to this audience, arming them with well-reasoned responses to the accusations that are most likely to appear in their lives.	15:00
Unshackled!	7/9/2023	10:00 PM	Crime/Law & Order	In 1962 in a country that was then called Rhodesia in southern Africa, black teenagers, weary of subjugation and poverty, joined a revolutionary movement seeking to overthrow the white government. The young man in our story led a group of rebels into an evangelical tent intending to bomb it, but walked out a transformed man.	28:00
Parent Minute	7/10/2023	1:02 PM	Parenting	Bullying. It's heartbreaking to see our kids suffer at the hands of others. How do we handle it? First, listen. Assure them that they're not alone. It's hard, but teach them to respond with kindness, knowing that sometimes love can overcome hate. Secondly, encourage them to speak to a teacher, counselor, or trusted adult who can intervene. Also, remind them they are God's masterpiece. Lastly, teach forgiveness. Holding onto anger and bitterness only hurts them. Encourage them to release their pain to God and pray for healing in their heart. Remember, as parents, we are called to guide and support our kids through life's challenges.	1:00
Parent Minute	7/11/2023	1:02 PM	Parenting	Perfectionism. It's common for our kids to feel pressure to excel in academics, sports, and social relationships. Mistakes and setbacks are part of life's journey. Lastly, model grace and celebrate effort over perfection. Let them know that you love and accept them unconditionally, regardless of their achievements.	1:00
My Money Life	7/12/2023	5:02 PM	Employment	Chuck Bentley tells the story of a 90 year old who managed a laundry business for more than 60 years. Retirement isn't for everyone. This lady attributes longevity of life to hard work and staying active.	2:00
Parent Minute	7/12/2023	1:02 PM	Youth	Summer boredom for children: Give them chores to do. We can take our kids on nature hikes to marvel at God's creation. Serve others through volunteering. Engage in arts and crafts projects.	1:00
Building Blocks for the Family	7/13/2023	1:30 PM	Parenting	Frank Hamrick discusses the father's responsibility with God and his wife.	28:00

My Money Life	7/13/2023	5:02 PM	Finances	Millionaire habits: exercise 30 minutes a day. More than 7 hours a sleep per night. Sleep is important for productivity when you are awake, not to mention better health.	2:00
Parent Minute	7/13/2023	1:02 PM	Parenting	The fact that our children love themselves too much will be a problem for them later on.	1:00
My Money Life	7/17/2023	5:02 PM	Consumer Protection	More than a quarter of income-earners have something wrong on their credit report. Get a free report. Credit problems include payment history; amount owed; length of credit history; new credit history; credit mix.	2:00
My Money Life	7/18/2023	5:02 PM	Cost of Living	There are many deals for new-home buyers that require only one percent down. This is risky, in that if prices fall, you could owe on your house more than its worth.	2:00
My Money Life	7/18/2023	5:02 PM	Employment	Layoffs are more and more relevant since COVID in tech jobs. Chuck Bentley offers advice and hope who fall into this category.	2:00
Building Blocks for the Family	7/19/2023	1:30 PM	Women's Issues	Women need each other. That's the topic for speaker Vickie Craft.	28:00
Weekend Connection	7/22/2023	3:02 PM	Finances Stress Family	Chuck Bentley of Crown Financial Ministries talks about the difficulty of dealing with the loss of a job and about finding another one.	15:00
Unshackled!	7/23/2023	10:00 PM	Addiction	Growing up in a home without structure, a man seems doomed to a life of addiction and shame.	28:00
My Money Life	7/24/2023	5:02 PM	Consumer Protection	Tips for back-to-school shopping. Take advantage of tax-free days. Look for clearance sales. Get only the essentials. Don't buy a new wardrobe for your children!	2:00
Parent Minute	7/24/2023	1:02 PM	Parenting	Parents don't treat adult kids like a teenage daughter time—but that's okay. The reality is all of our kids need to be treated differently. We shouldn't be giving the same responsibilities and privileges to a 7-year-old as we would a 17-year-old.	1:00
My Money Life	7/25/2023	5:02 PM	Consumer Protection	Tips for missing an insurance payment. Make it as soon as possible. Consider auto-payment.	2:00
Parent Minute	7/25/2023	1:02 PM	Family	Daughters, modesty, and femininity. It can be a challenge in a culture that often promotes immodest clothing choices. So, how can we guide our daughters in this area? Emphasize the importance of modesty as a reflection of their inner beauty and worth.	1:00
My Money Life	7/26/2023	5:02 PM	Consumer Protection	Scammers will use bank's protocols to trap their victims. Utilize the bank's two-step system. Scammers know this, but are more limited in their attempt to scam you. Know that the bank rarely calls you. That's your responsibility.	2:00
Parent Minute	7/26/2023	1:02 PM	Parenting	Parenting anger: Encourage open communication and provide opportunities to express their feelings without resorting to anger. Teach practical techniques too, like deep breathing or counting to ten to calm themselves in the heat of the moment. Additionally, model self-control in our own life. Let them see you handle challenging situations with grace and patience.	1:00
My Money Life	7/27/2023	5:02 PM	Cost of Living	Going into debt with or for friends can be devastating to you financially. Cut them off, or show them you can't go on like this anymore.	2:00
My Money Life	7/28/2023	5:02 PM	Finances	A wedding on average on 2023 cost \$29,000. Find a way to spend money in your budget for your daughter's wedding by cutting corners in every area.	2:00
My Money Life	7/31/2023	5:02 PM	Employment	Take a vacation. Find a way to do it without going into debt. Not doing so doesn't make you a hero. You will be a better employee. A more healthy employee.	2:00
SRN News	8/1/2023	Top of Hour Newscast	Consumer Protection	The price of gas continues to rise to a national level of \$3.75 a gallon. That is up from last month but actually down from last year at this time.	0:30
Parent Minute	8/1/2023	1:02 PM	Parenting	How many of us have been there? Your kids are driving you crazy. They're arguing, smacking each other, and not listening. You've got to go to the store, and rather than controlling themselves, they ratchet up the bad behavior. You come unglued, you say things you regret, and now your kiddos think you're an awful parent—and they even tell you as much. There are a few ways you can handle this. You can get defensive and blame your kids for your bad behavior. You can ignore it and act like it didn't happen, risking looking like Dr. Jekyll and Mr. Hyde. Or, you can apologize.	1:00
My Money Life	8/2/2023	5:02 PM	Housing	Be careful to consider all unexpected costs when buying a home. Taxes, insurance, transportation. Mortgage should not go more than 28 percent of your gross income, and 36 percent of your overall debt income.	2:00
Parent Minute	8/2/2023	1:02 PM	Parenting	Greg Yoder: When our kids are irresponsible, make them responsible for it.	1:00
My Money Life	8/3/2023	5:02 PM	Cost of Living	Buying a house? Save for a downpayment. Keep expenses similar to your present rent-income. Just because you qualify for a new home doesn't mean you should buy one.	2:00
Parent Minute	8/3/2023	1:02 PM	Parenting	It may be time to take drastic action. Whether you follow Alice's example, or you come up with your own lesson, the reality is you're teaching respect, discipline, and responsibility.	1:00
Weekend Connection	8/5/2023	3:02 PM	Depression Health Issues	The Depression and Bipolar Support Alliance (DBSA) is the leading national organization focusing on mood disorders, including depression and bipolar disorder, which affect over 21 million Americans, account for over 50% of the nation's suicides every year, and cost \$23 billion in lost workdays and other workplace losses. DBSA offers peer-based, wellness-oriented support and empowering services and resources available when people need them, where they need them, and how they need to receive them—online, in local support groups, in audio and video casts, or in printed materials distributed by DBSA, our chapters, and mental health care facilities across America.	15:00

Weekend Connection	8/5/2023	3:02 PM	Anxiety Health Issues	Vice-President of Advocacy for the Depression and Bipolar Support Alliance discusses the organization's efforts to make a positive difference in the lives of those struggling with a mood disorder through support groups, on-line tools and education.	15:00
Unshackled!	8/6/2023	10:00 PM	Alcoholism	Richard had everything going for him until a dizzy spell at work changed the course of his future. With doctors unable to make a diagnosis and his health on the decline, Richard turned to alcohol to drown his fears. Drinking over a gallon of whiskey a day, he lost his career and family. On the verge of being admitted permanently to a sanitarium, Richard sought God's help. And for the first time in his life, experienced true peace.	28:00
Parent Minute	8/7/2023	1:02 PM	Parenting	Financially bailing out your grown children is never a good idea. Support them, but help them organize a budget, not pay their bills!	1:00
Parent Minute	8/7/2023	1:02 PM	Finances	How can they if we don't teach them? Proverbs 22:6 tells us to teach our kids the way they should go EARLY. Teaching them about money is no exception. First, give them an allowance. Teach them that EVERYTHING is God's, especially money. He gives it to us to manage. Help them create a budget – write it down.	1:00
My Money Life	8/10/2023	5:02 PM	Media	Beware of Facebook Market Scams. They have been increasing.	2:00
My Money Life	8/11/2023	5:02 PM	Consumer Protection	Most people's debts exceed what is in their savings.	2:00
Unshackled!	8/13/2023	10:00 PM	Alcoholism Moral Issues	Starting in high school, Matt drinks too much. He goes to law school after college, where he meets Kay. Before they marry in his senior year, he enlists in the Marines. He goes to Vietnam and survives. Afterward, he practices as a lawyer. Seven years into his marriage he has an affair with his secretary who becomes pregnant after seven years. She keeps the baby that Matt supports. He tells Kay and she goes to a neighbor for comfort who leads her to Christ. Then Matt and their children get saved. They begin adopting bi-racial children. They even adopt Matt's illegitimate daughter.	28:00
My Money Life	8/14/2023	5:02 PM	Finances	Financial despair? Change your mindset! Have a plan to beat this!	2:00
Parent Minute	8/14/2023	1:02 PM	Parenting	It's not uncommon for kids to feel cheated when a brother or sister gets prizes or gifts and they don't. We can use these moments as teaching opportunities to teach our kids to be thankful and content in their circumstances.	1:00
Parent Minute	8/15/2023	1:02 PM	Youth	Not all kids are the same academically. We know that every kid is unique, but when it comes to grades, it's easy to have high standards. But grades are just one part of overall development. Romans 12:6 reminds us that we have different gifts according to the grace that God has given each of us. We can help our kids who struggle with grades by being supportive and caring, emphasizing effort and growth rather than a letter grade. Communicate unconditional love, reminding our kids their worth isn't a letter grade in school. We need to recognize their unique gifts and talents, whether it's academic, work with their hands, playing an instrument, or something else.	1:00
My Money Life	8/16/2023	5:02 PM	Finances	Sacrifice is part of beating financial debt.	2:00
Parent Minute	8/16/2023	1:02 PM	Anxiety Depression	Being a single parent is tough. It's common to feel overwhelmed by anxiety and depression,	1:00
My Money Life	8/17/2023	5:02 PM	Consumer Protection	Take care of your HVAC system so you don't get stuck in a financial crisis. Save, then replace unit with a more efficient system that will help pay for it. Get a maintenance contract in place.	2:00
Unshackled!	8/20/2023	10:00 PM	Abortion	Raised in a Christian home, Leslie thought she was the last person who would struggle with an addiction. Though she was young, she gave in to the easy access of pornography via the internet, struggling as it began to control her young life.	28:00
Parent Minute	8/21/2023	1:02 PM	Moral Issues	When our culture has sexualized just about every facet of life, dating at such a young age can be dangerous.	1:00
My Money Life	8/22/2023	5:02 PM	Finances	Avoid mistakes about your budget. Don't spend more than you earn. Expect the unexpected.	2:00
My Money Life	8/23/2023	5:02 PM	Cost of Living	"Wisdom in the Days of a Polycrisis" is the topic Chuck Bentley speaks about today. Problems from different sectors of one's life can create financial havoc on a family income.	2:00
Parent Minute	8/23/2023	1:02 PM	Parenting	Training kids to try new things is more than just putting it in front of them. Modeling that behavior can make all the difference.	1:00
My Money Life	8/24/2023	5:02 PM	Cost of Living	If you strategize, you can live on a thousand dollars a month.	2:00
Parent Minute	8/24/2023	1:02 PM	Senior Citizens	Your grandkids are longing to spend some time with you. Some of us were grandparents at a young age. And if that's you, I hope you're spending unique time with your grandkids. Call them and ask them if they want to go for a bike ride. How about fishing?	1:00
Weekend Connection	8/26/2023	3:02 PM	Family Parenting Youth	Jenn and T.J. Menn discuss foster parenting to more than 20 children. This a ministry for marriage partners to work side by side to affect the lives of children in crisis.	15:00
Unshackled!	8/27/2023	10:00 PM	Addiction Drug Abuse	Jonny Brandemihl (Brand-eh-mill) grew up in a troubled home filled with alcohol and abuse. After he moves out, he falls into a drug addiction that threatens his marriage and his life.	28:00
My Money Life	8/28/2023	5:02 PM	Finances	Misusing money: financing expensive cars. It is the third most impacted debt after a mortgage and student loans.	2:00
My Money Life	8/29/2023	5:02 PM	Housing	Misusing money: PIMI on mortgages. Avoid scam.	2:00
My Money Life	8/30/2023	5:02 PM	Elderly	Taking care of yourself as you get older will not only lengthen your life, but make it better quality as well.	2:00

My Money Life	8/31/2023	5:02 PM	Employment	Balance is needed for time at work. It is hard to achieve and constantly needs tweaking.	2:00
Parent Minute	8/31/2023	1:02 PM	Parenting	Good advice from Greg Yoder: We've all heard the stories of human trafficking. I was watching the news last week, and there was a report of a teenager who was targeted during a festival in conservative West Michigan. Taking our kids out to the mall, festivals, amusement parks, or the beach can be kind of scary. Let me suggest training our kids early. Holding hands as they walk is a great idea. If they're walking a short distance to talk to a friend or relative, train your kids to tell you first. Make sure your kids know your full name and phone number in case they get separated. But, remember, fear can be paralyzing and contagious.	1:00
My Money Life	9/1/2023	5:02 PM	Housing	In Canada, adjustable rate mortgages are available up to 90 years. This creates generational mortgages which are financially dangerous.	2:00
Weekend Connection	9/2/2023	3:02 PM	Senior Citizens Streets & Hwys	By 2030, there will be more than 70 million people age 65 and older, and approximately 85-90 percent of them will be licensed to drive. Our guest Rhonda Shah of AAA is dedicated to keeping seniors driving for as long as safely possible. She discussed programs such as an online senior defensive driving program and a roadwise rx online tool that helps to gauge how medications affect driving. She also made us aware of a car-fit clinic to help with proper seating alignment in your car and talked about practical tips and tools to help older drivers.	15:00
My Money Life	9/4/2023	5:02 PM	Employment	For most people in the United States, Labor Day means a four-day weekend. But the history of Labor Day goes back to the late 19th century—it honors "the contributions that workers have made to the strength, prosperity, and well-being of our country."1 It's also the unofficial end of summer, which is a major bummer. Now, as parents, today can be a great day to remind our kids about the blessing of work.	2:00
My Money Life	9/5/2023	5:02 PM	Employment	Employers not only need to take care of their customers, but their employees as well. Treat them fairly.	2:00
My Money Life	9/5/2023	5:02 PM	Family	Single moms have a natural hardship due to their circumstances. They need counsel when it comes to financial matters.	2:00
My Money Life	9/7/2023	5:02 PM	Cost of Living	Last Christmas, it was found that many could not afford to buy without credit. Start preparing now!	2:00
My Money Life	9/13/2023	5:02 PM	Finances	We should live frugal lives. One of the world's richest men, does this.	2:00
My Money Life	9/14/2023	5:02 PM	Consumer Protection	Be careful of fraud. Don't give out pertinent information and be aware of questions that should not be asked legitimately but are asked when it's a scam.	2:00
Parent Minute	9/14/2023	1:02 PM	Education	College debt is unbelievable. The average college graduate is starting their career with more than \$37,000 worth of debt, and, upon graduation, a lot of them won't even be able to pay off that debt because of low-paying jobs. While education is a great thing, it's not for everybody. Some young people can fix things, build things, or make things look better—so trade school is better for them. Or, maybe they love caring for people and they can receive training in adult care.	1:00
My Money Life	9/15/2023	5:02 PM	Finances	Make you and your spouse's differing views on your finances be a strength, not a weakness!	2:00
Word For Women	9/16/2023		Health Issues Stress Healthcare	Mark Moore—who suffered two strokes—discusses the warning signs & how faith was important in his recovery	
My Money Life	9/18/2023	5:02 PM	Technology	Beware of Amazon scammers! They will call trying to connect you to a web-link. Amazon makes no such calls!	2:00
Parent Minute	9/21/2023	1:02 PM	Technology	. Many kids ask for new technological gizmos, and they get them. College graduates don't want to work their way to the top—they WANT the top. Parents, encourage your kids to save money and buy it on their own.	1:00
My Money Life	9/25/2023	5:02 PM	Elderly	Chuck Bentley speaks about "Posterity Investment". It's when grandparents do special things for their children and their children, either monetarily or by just being a support to their children's parenting.	2:00
Parent Minute	9/26/2023	1:02 PM	Parenting	Chuck Bentley: Your youngest is off to school or on their own. You're just beside yourself. It's a lot harder than you thought. The quiet halls of your home are haunting. You miss the hustle and bustle of teenage life, including the drama that goes with it. It's normal to feel this way. For a lot of parents, we think about how time flew by, the mistakes we made, the time we wasted, or the hurtful words we said. Others of us are just sad because we miss them so much.	1:00
My Money Life	9/27/2023	5:02 PM	Consumer Protection	It is recommended look closely when you involve the ER or Urgent Care. Make sure to look at the bill closely. Those costs are generally more expensive than a regular doctor's care.	2:00
Parent Minute	9/27/2023	1:02 PM	Elderly	Death of a parent. This has to be one of the most difficult things to see our kids wrestle with. It's unfortunate, but when Mom and Dad face cancer, kids immediately fear the worst. We all do. How do we help them cope with this sometimes-debilitating fear? All kids are different, but it's good to be truthful.	1:00
Parent Minute	9/28/2023	1:02 PM	Parenting	There are a lot of parents who have a hard time saying yes, but there are a few parents who can't say no. Neither extreme is good.	1:00
Weekend Connection	9/30/2023	3:02 PM	Health Issues	In a church of 200 people, approximately eight people are living with cancer and two more will be diagnosed with it every year. Each of these individuals has family members and caregivers that are affected as well. Cancer attacks the body. But its attack is no less intensive on the mind and spirit. Yet, there remains something that cancer cannot conquer: hope. Cancer care ministry requires unique insights, both into the disease and into God's Word. The purpose of Our Journey of Hope® is to equip the Church with these insights, and to help believers bring hope to the millions who are living with cancer.	15:00