

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Third Quarter 2022: 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	7/2/2022	3:02 PM	Education Youth	Grown children are pouring out of the glorified day care known as college and entering the corporate world, and people of all ages are facing the consequences. Even worse, they will be hearing leftist commencement speakers preaching about how to live a "woke" adult life instead of a responsible one. As a former university president, Dr. Everett Piper knows a thing or two about the ideas that motivate the younger generation, having experienced the mob's rage himself. He advocates for Christian education that models a way of thought, life and faith honoring the primacy of Christ in a critically engaged community.	15:00
Unshackled!	7/3/2022	10:00 PM	Military	In a country ravaged by war, a young guerrilla soldier becomes a fugitive. With the government out hunting him down, the young man sought sanctuary in a mission station to mend his wounds. It was there that he came to see how many wars and movements had failed to deliver peace and prosperity, and the true liberty of Jesus.	28:00
My Money Life	7/5/2022	5:02 PM	Housing	If you're a homeowner, you need title insurance. Now there are two types of title insurance: there's Lender's and Owner's. Lender's title insurance is required by mortgage lenders. It protects your title and the lender from false liens, judgments, errors, omissions or false heirs. It only protects you and your heirs from claims that question valid ownership before the date the home was purchased and insures a title only for the life of the loan. Owner's title insurance protects you from claims against the title for as long as you own the property, even after paying off the mortgage. It's optional and only needs to be purchased once. An article at Forbes Advisor states that an owner's title policy can protect you from losing your equity and the right to live in the home should a claim arise after you purchase it.	2:00
Building Blocks for the Family	7/5/2022	1:30 PM	Marriage	Betty Henderson speaks about keys to an effective marriage	28:00
My Money Life	7/6/2022	5:02 PM	Elderly Senior Citizens	Title fraud occurs when someone forges your name on a deed and files it with the county courthouse. Using the house as collateral, he or she can borrow money against it. Although rare, it's a growing crime that targets the elderly or those who don't understand their rights. It's most successfully committed against those who fully own their home and are clear of any debt on it. Title Lock is not insurance. It's a monitoring service that periodically checks to see if your title's been transferred out of your name. Notification comes after it happens but does not solve the problem. Title insurance is what protects you. The title company must fix the problem and cover any costs involved.	2:00
My Money Life	7/7/2022	5:02 PM	Welfare	This is a great month to analyze your giving. Here are a few thoughts to consider. Have you budgeted your giving for the year? Do you have a plan for giving? Is it weekly, monthly, or quarterly? What are your future giving goals?	2:00
Parent Minute	7/7/2022	1:02 PM	Addiction Drug Abuse	The scourge of drug addiction is plaguing our nation. You probably know somebody or are friends with someone who has either lost someone or nearly lost someone to a drug overdose. According to US figures opioid related deaths have doubled in just 10 years. Here are the signs. Drowsiness, nausea, dizziness, vomiting, dry mouth, headaches, sweating, and mood changes. As parents, talk openly drugs and their dangers, especially with your tweens and teens.	1:00
My Money Life	7/11/2022	5:02 PM	Finances	Back to school is the 2nd biggest shopping season of the year in the United States. Preparing now will help you save hundreds of dollars. Here are some of my quick tips. Begin shopping at home. You may have supplies from prior years that can add up to big savings. Next, inventory your student's wardrobe. Shop thrift stores and gratefully accept hand-me-downs from others. Research the best prices for expensive items like backpacks, sporting equipment, and technology. If you don't need it right away, wait for sales later in the year. They might be good Christmas or birthday gifts.	2:00
Building Blocks for the Family	7/13/2022	1:30 PM	Marriage	Speaker Mila Norris talks about "How to be Married and Happy".	28:00
SRN News	7/13/2022	Top of Hour Newscast	Economy	Inflation is currently at a 40-year high at 9.1 percent.	0:30
Parent Minute	7/13/2022	1:02 PM	Family Parenting	You're now a single parent. For whatever reason, God took your spouse and you find yourself trying to be a mom and dad to kids who are also trying to find their new normal. Frankly, there will never be a "normal." You'll always miss your spouse, and your kids will long for them at special life events and times when life's tough. You're going to make mistakes. You're going to have days when you just don't want to try not to cry.	1:00
My Money Life	7/13/2022	5:02 PM	Finances	Some people think life insurance is bad. They see it as a lack of trust or faith in God to provide for their families. However, I think it's wise to take advantage of this tool. The purpose of life insurance is to allow your family members to pay the bills and continue on despite your absence. Bills like your death expenses. A funeral, burial and related expenses should be covered. I don't believe in buying expensive caskets, but make your own estimates on what you'll need. Now total your mortgage balance, car loans, student loans and any other debts that would be a heavy burden on your survivors. Be sure all of those are covered by your insurance amount. Include future education expenses. This calculation can be tricky because you need to predict the cost of college, tech school, or skill training for your children.	2:00

Parent Minute	7/14/2022	1:02 PM	Parenting	It's the middle of summer. It's hot. Kids are inside. "I'm bored." "He's looking at me." "Tell her to stop touching me!" "Mom, I don't want to read. We're out of school." You're sick of it. You're this close to sending your kids off to summer boarding school if there is such a thing. What do you do? Little money, kids on edge, and you too? Find fun group stuff! Suggestions: crafts, scavenger hunts, read a book! How about some of the classics: Charlotte's Web, Where the Red Fern Grows. Do you have boys? How about How to Eat Fried Worms? You're right, these have no spiritual significance, but you can make some by asking questions based on plot twists. Enjoy these moments. They're going to be off to college before you know it.	1:00
Weekend Connection	7/16/2022	3:02 PM	Moral Issues Technology	Jason Thacker is the Creative Director and Assistant Research Fellow for the Ethics and Religious Liberty Commission of the Southern Baptist Convention. He discusses the need for Christians to be informed about the various ways Artificial Intelligence is being used. He also encourages Christians to be involved in the process of asking and answering ethical questions concerning this technology before it is used in ways that violate human dignity.	15:00
Unshackled!	7/17/2022	10:00 PM	Gangs	His was a life on track for success until he joined a gang. Percy Edmonds had to go to prison to be set free.	28:00
My Money Life	7/18/2022	5:02 PM	Family	Many families have adult children, parents or other relatives living with them. The Pew Research Center reports that from 1971-2021, the number of people living in multigenerational homes quadrupled. That number's expected to rise. If someone's taking advantage of your kindness, the sooner you talk, the better. Clear, loving, written communication will prevent the build-up of resentment or bitterness and launch them in a positive way. If married, first seek unity with your spouse and a defined course of action.	2:00
My Money Life	7/19/2022	5:02 PM	Cost of Living	I recommend buying dependable used cars. Yet, new cars are purchased for a variety of reasons. When buying new, it's important to know all the financial terms. For example, OTD is the out-the-door price. This describes the total cost of the vehicle. Knowing this number is crucial in order to negotiate the best deal. You may be able to get some costs removed, so request this number before agreeing to any purchase. Ask that your trade-in and down payment are not factored into the number. This way, you can see exactly how much the vehicle will cost prior to putting any money down.	2:00
Parent Minute	7/20/2022	1:02 PM	Parenting	Being a parent of a young adult isn't always easy, especially if they moved out to go to college, now they're back and you don't see any movement to get out on their own. How do we get them to realize the time is getting short and the next step of life is near? First, they need to know you love them. Conflict may cloak that. Then, we need to have a frank conversation. If they're not working, give them a deadline to get a good paying job. Help them set a budget. Set some savings goals. And as those goals are met, set deadlines. If they're struggling with your "rules" ask yourself, "Is this worth the conflict?" If it's a preference, agree to disagree. If it's a moral failure, speak the truth in love - sometimes TOUGH love.	1:00
Weekend Connection	7/23/2022	3:02 PM	Economy Employment Moral Issues	Author and former businessman Bruce Hartman discusses the need to apply Christian principles to the workplace. (Pt.1)	15:00
Unshackled!	7/24/2022	10:00 PM	Alcoholism	After losing his father, a boy turned off his emotions and retreated into a life of hard work and hard liquor. But what's the use of working hard when it doesn't bring joy?	28:00
Parent Minute	7/27/2022	1:02 PM	Youth	A friend told me he had gotten a call from the principal at his daughter's middle school who was puzzled. Why? The principal said my friend's daughter was identified as being bullied AND being a bully.	1:00
My Money Life	7/27/2022	5:02 PM	Finances	The next time you eat out, take a close look at your receipt. The Wall Street Journal reports that the number of restaurants adding service fees increased by 36% in the past year. They're showing up as "fuel surcharges", "Noncash adjustments", or "kitchen appreciation fees." Romano's Grill states on its website that a \$2 "temporary fee" is added to all bills to "offset economic pressures." Even when fees aren't listed, you're probably seeing higher prices. Restaurants are trying to cover the inflated cost of doing business. They've got higher costs for food, transportation, and labor. Plus, Mastercard and Visa upped their transaction fees for many retailers. The majority of restaurants are facing more than a 20% increase in monthly expenses. Inflation is hitting them, and us, from all directions.	2:00
My Money Life	7/27/2022	5:02 PM	Finances	The next time you eat out, take a close look at your receipt. The Wall Street Journal reports that the number of restaurants adding service fees increased by 36% in the past year. They're showing up as "fuel surcharges", "Noncash adjustments", or "kitchen appreciation fees." Romano's Grill states on its website that a \$2 "temporary fee" is added to all bills to "offset economic pressures." Even when fees aren't listed, you're probably seeing higher prices. Restaurants are trying to cover the inflated cost of doing business. They've got higher costs for food, transportation, and labor. Plus, Mastercard and Visa upped their transaction fees for many retailers. The majority of restaurants are facing more than a 20% increase in monthly expenses. Inflation is hitting them, and us, from all directions.	2:00
My Money Life	7/28/2022	5:02 PM	Finances	We live in a debt-ridden culture that's virtually dependent on a constant expansion of credit to keep the economy going. J.D. Powers' latest Banking and Payments Intelligence Report reveals that 'buy-now-pay-later' financing is growing among shoppers under age 45. They want to avoid the high interest of credit cards. However, failing to pay on time punishes them with interest and penalties. Many people don't understand how the payment methods work. Or, they make purchases from multiple retailers and can't keep up with the terms. Affirm, Afterpay, and Klarna offer Buy-now-pay-later payment terms. Apple is now integrating the feature into Apple Pay. Unfortunately, they're trapping a segment of the population with debt. Buy-now-pay-later can help those who need to replace an appliance or some big item when they don't have available cash.	2:00

Weekend Connection	7/30/2022	3:02 PM	Anxiety Depression Health Issues	The founder of Door of Hope 4 Teens discusses emotional support, resources and advice to teens and young women who struggle with cutting or other self-injury. This ministry offers a confidential HOPE line for those who are seeking help and want to stop self injurious behavior and begin to develop healthy coping skills. Self harm is a destructive coping strategy used to numb overwhelming emotions and life experiences such as depression, anxiety, fear and trauma.	15:00
Unshackled!	7/31/2022	10:00 PM	Disabilities	Life was pretty good for Corinne Bohanon. Until she experienced a freak accident that left her disabled in a wheelchair. Heartbroken, she tried to make sense of it all with shouts of "why me?" Would she find her way through the heartbreak to live again?	28:00
My Money Life	8/2/2022	5:02 PM	Finances	Budgeters check category balances throughout the month before making purchases. They verify that money is set aside for that purchase. He suggests that clients find a budgeting tool that works for them. Some use cash envelopes, others pencil and paper, or an Excel spreadsheet, or a computer program like Quicken or QuickBooks. Others prefer a budget app that they can access on a cell phone.	2:00
Parent Minute	8/2/2022	1:02 PM	Parenting	We go to the store. They're afraid of the grocery cart. You walk around the block and they're scared of the chihuahua that just walked by. At family gatherings, they won't hug grandma or grandpa. How about your preteen who hates crowds, scared to go bed without the light on, and gets sick just thinking about speaking in front of people. Fear can be expected if they've been through some kind of trauma or abuse, but it's hard to figure out if they haven't. In my experience ask this question: "Am I afraid?" Sometimes our kids mimic OUR behavior.	1:00
SRN News	8/4/2022	Top of Hour Newscast	Consumer Protection	If you shop regularly for groceries, you've noticed a mysterious thing happening on the shelves of your stores: Shrinkflation, or product downsizing. It happens when products are sold for the same price but in a smaller package or quantity. As inflation rises, so does shrinkflation. It's a hidden form of inflation that's popular in the food and beverage industry. It's not illegal as long as products are clearly labeled, but it is a little bit sneaky! Higher production costs and intense market competition are the major factors. It's happened with cereal boxes, energy bars, chips and paper towels. If you've got babies perhaps you've noticed that there are fewer diapers in the boxes that you buy. So, pay close attention when you're shopping.	0:30
Building Blocks for the Family	8/5/2022	1:30 PM	Youth	Speaker Mel Johnson speaks of the relationships between parents and teenagers.	28:00
Unshackled!	8/7/2022	10:00 PM	Depression	Son of a preacher, Peter Joshua had been raised to walk in the light - but found life took him in a different direction that was a lot more glamorous. But momentary glamour and fun led to despondence.	28:00
My Money Life	8/8/2022	5:02 PM	Consumer Protection	Well Swedish death cleaning is a method of decluttering that's growing in popularity. The goal is to rid your home of clutter and unnecessary belongings so that at death, your family has fewer things to deal with. It's an extreme form of minimalism where you eliminate things you don't use on a regular basis. The result is a clean, decluttered home that allows you to focus on what matters most. It requires you to make some really tough decisions.	2:00
Parent Minute	8/10/2022	1:02 PM	Family	As we get older and more experienced, it's easy to look at other families and say things like that. What you may not know is these kids could be autistic or challenged in other ways. Maybe the little ones are foster kids and they're struggling. Or, maybe they ARE products of their parent's unwillingness to discipline. The question is: are you going to be one of THOSE adults who look over, stare, and roll your eyes in disgust? I've been one of those. Until I realized I was a parent who was bringing an adopted daughter home from Russia and my daughter was the one throwing a fit because she was scared. Empathy goes a lot further than contempt. Words like, "I've been there" or "It'll get better, be strong" are much more encouraging.	1:00
Parent Minute	8/11/2022	1:02 PM	Parenting	Greg Yoder: I realize that there are a lot of kids who have issues and screaming in a restaurant can't be helped sometimes. So, if this is you—I'm not talking to you. But this Parent Minute may be for those of us who tend to be a little more permissive and you're okay with a little chaos. Not everybody's like us. So, we need to make sure our kids CAN be disciplined in public places. Who wants our kids to be rude and unruly, right? Suggestion: take some time to practice being in a public place, like a restaurant. Show them how to put a napkin in their lap, how to use their silverware, say please and thank you. AND, how to control our vocal outbursts.	1:00
My Money Life	8/11/2022	5:02 PM	Cost of Living	Getting out of debt and achieving financial goals requires discipline to change the way you spend money. The better you become at spending money, the better you'll be at managing it overall. It takes wisdom and character to avoid spending all that you earn. When tempted to buy something on an impulse, develop a means to say no. Try turning your shopping cart around, walking out of the store, or closing your computer to gain perspective. Give yourself at least 24 hours to think and pray about it. If friends invite you to participate in an activity that costs money, suggest something else, or just take a pass. If you can't influence them to spend wisely, then perhaps you need to pray about who you spend time with. We're all influenced by others, as evidenced by the negative effects of social media and the fear of missing out.	2:00
Parent Minute	8/12/2022	1:02 PM	Parenting	Kids. They're frustrating sometimes. They can bring such joy, but also—not so much. It's frustrating when our kid has the ability to do something, but they won't even try. They're smart but, for some reason, they either don't think they are, or they believe their intelligence will get them out of any problem and they don't have to work at it. There are lots of verses in scripture about work. Perhaps you can guide them there. Chores, study, and other good deeds in exchange for screen time, maybe? If you go this route, remind them that our acts of service should be because we love people.	1:00
My Money Life	8/15/2022	5:02 PM	Finances	Chuck Bentley speaks of getting out of debt. It may take time, but you can begin recovering today by setting a goal of getting debt free. Make up your mind that you don't want to live this way any longer, then follow a step-by-step plan. Working with people facing this same struggle, I've found that it takes about 5 to 7 years to become fully free. Changing your mindset and making lifestyle changes will make it possible. First, you must create a truly functional budget.	2:00
Parent Minute	8/16/2022	1:02 PM	Drug Abuse Addiction	"My adult kid's on drugs and I don't know what to do". Greg Yoder offers some advice.	1:00

My Money Life	8/16/2022	5:02 PM	Housing Finances	It's been said that we only use 40% of our living space. Yet, Americans carry high mortgages and the stress of financial burdens. More is not always better. A small home is typically less expensive, easier to maintain and faster to pay off. Over-housing is the concept of paying too much money for housing in relation to one's income. It happens when people stretch to buy what they can afford, rather than what they really need. Some buyers deplete their emergency funds in order to get a down payment together. A bigger home often means higher costs for utilities, maintenance, insurance, property taxes, HOA fees, and on and on. If the income of both husband and wife are needed to cover expenses, then the loss of a job or an unexpected illness can create havoc. The stress can get ugly.	2:00
Parent Minute	8/17/2022	1:02 PM	Marriage	It's hard watching our kids growing up with mixed values. One set of values at one parent's home, another for the other. It's confusing for our kids, and stressful for us. I actually lived through this, so let me give you some tips that could help. First, try to keep an open dialogue with your ex-spouse. I'm assuming you both love your kids and want what's best for them. Sit down and talk together about consistency. We know that kids do better when they know both parents are working together despite their marital status. Find values you CAN agree on.	1:00
My Money Life	8/17/2022	5:02 PM	Finances	Live in such a way that money is not a burden, an obstacle or an idol. In other words, when managing money according to God's principles, your thoughts will be on Him and not on making it to the end of the month. Now this is true financial freedom, and if you've never turned to God and asked Him for help in being faithful and disciplined, why not now? Ask Him for wisdom to manage his resources wisely – for help in the big and small areas of your finances. Seek the counsel of Godly men and women and ask them to hold you accountable. Financial freedom can be yours and it's beautiful!	2:00
My Money Life	8/18/2022	5:02 PM	Recreation	Chuck Bentley: I bought a boat. This was no impulse purchase. I had the money set aside. I looked for a long time and thoroughly educated myself on bass boats. I talked to people, listened to advice and looked at several. I finally found one on Facebook Marketplace. I needed a boat to rest. I struggle to shut down and relax. Fishing does it for me. It allows me to enjoy creation, spend time with my sons and appreciate all that God's given me.	2:00
Building Blocks for the Family	8/19/2022	1:30 PM	Marriage	Speaker Al Jackson offers some marital help with a topic entitled "How to be a Successful Husband".	28:00
Weekend Connection	8/20/2022	3:02 PM	Environment Health Issues Natural Disasters	Meredith Carothers, food safety expert with the US Department of Agriculture tells us about food safety related to storms and other emergencies, such as power outages.	15:00
Unshackled!	8/21/2022	10:00 PM	Crime/Law & Order	Cull Wilcox believed he could outrun trouble - mainly because he had. A fugitive living on his own terms, Cull wasn't slowing down to face consequences that couldn't catch him.	28:00
My Money Life	8/22/2022	5:02 PM	Family	family banks can preserve assets, build identity and loyalty, and bless your heirs. The bank's purpose is to financially assist family members with education, home buying, new businesses, or health care. Imagine a bank free of institutional constraints, where a family council sets rules for deposits, withdrawals, loans and repayments. Responsibility would be taught and financial stability provided. Even tax savings would be possible with proper documentation. Those who reach a certain age and live a mature lifestyle would be encouraged to participate in annual meetings.	2:00
Parent Minute	8/25/2022	1:02 PM	Depression	In November 2020, I had COVID-19. I struggled with symptoms for about five weeks. That, coupled with political, family, and other uncertainties, I was an emotional mess. Are you there? Well, if you struggle with depression, don't be embarrassed. Get help. If you don't, and you're trying to get through it on your own. KNOCK IT OFF. Our kids and grandkids are watching.	1:00
Parent Minute	8/26/2022	1:02 PM	Education	Virtual school IS tough for some. Junior has decided if the teacher isn't there, he doesn't have to do the work. Sweet little Katie CAN'T and WON'T sit still. One kid's hard, but how about four? And how do you do it while you're working?	1:00
Conference Pulpit	8/29/2022	8:00 PM	Marriage	Speaker Craig Massey speaks on the subject of marriage, with his lesson titled "What a Husband Owes His Wife".	45:00
My Money Life	8/29/2022	5:02 PM	Finances	Some people manage their entire budget around keeping their credit card balances paid down just enough to stay out of trouble. Carrying a large monthly balance on credit cards and paying only the minimum monthly amount creates a debt more expensive than a home mortgage!	2:00
Parent Minute	8/31/2022	1:02 PM	Youth	If you haven't talked about the opposite sex with your middle-schooler, why? I'm not talking about the birds and the bees either (although that conversation should probably have already happened, too), but I'm talking about boy-girl relationships. We had a strict "no dating until you're ready" policy. We did everything we could to teach our kids that dating is to marry. Now, if they had a "love interest" we'd ask questions.	1:00
Parent Minute	9/1/2022	1:02 PM	Parenting	Have you ever been ticked off at your kids? This can happen in all phases of life, but it can really be bad during those middle, high school, and even college years. For some of us it's easy to take conflict personally, especially when our kids say insulting or hurtful things about us or to us. How should we respond?	1:00
My Money Life	9/1/2022	5:02 PM	Finances	Prepaid credit cards: Some come with signup fees, monthly fees, individual transaction charges, and ATM fees. If you receive one, use it quickly to purchase something you know you won't be returning. Buy groceries or gas. Some suggest going to Amazon and buying an e-gift card for the exact amount on the prepaid card. Prepaid cards don't build credit or control your spending. If stolen or lost, you have no way to cancel them and get your money back. Long ago we were told that when giving, always err on the side of generosity. That doesn't mean you have to spend a lot of money. It just requires some time and thought – which a prepaid credit card does not meet either criteria.	2:00
Weekend Connection	9/2/2022	3:02 PM	Family	As parents we hear that all the time, right? Within minutes they're speaking again. What about us? Are we modeling true forgiveness outlined in Scripture? I know a few people – adults – who aren't speaking to siblings, other relatives, or former close friends because they can't or won't forgive. What kind of example are we to our kids and grandkids?	15:00

My Money Life	9/2/2022	5:02 PM	Finances	Have you ever been pressured to get involved in a money-making opportunity that just didn't feel right? Maybe even recruited by a friend at church? Have you ever been pressured to get involved in a money-making opportunity that just didn't feel right? Maybe even recruited by a friend at church? Today, Crowns' founder, the late Larry Burkett, reminds us that with some opportunities, it's best to take a step back and ask some important questions.	2:00
Building Blocks for the Family	9/6/2022	1:30 PM	Family	Gary Chapman speaks about "Relationships and Conversation".	28:00
Building Blocks for the Family	9/8/2022	1:30 PM	Moral Issues	Phylicia Masonheimer speaks about "Redeeming Broken Sexuality".	28:00
Parent Minute	9/8/2022	1:02 PM	Race Relations	Noelle asked recently, how can we as parents and grandparents help our kids understand race? "As in, there's only ONE race—the Human race. There's too much division going on in the country."	1:00
My Money Life	9/8/2022	5:02 PM	Finances	Many Christian couples struggle with the same problems as the world – debt, poor purchasing decisions, and living paycheck to paycheck until they share the same beliefs about money. Their financial problems are the fruit of the issue. Financial lies are the root. Most financial training focuses on telling people what to do, not why, but lasting change requires conviction to embrace a belief, hide it in our hearts, and allow it to guide us.	2:00
Conference Pulpit	9/9/2022	8:00 PM	Employment	Stuart Latimer speaks about "Changing Jobs: To Do or Not To Do".	45:00
My Money Life	9/9/2022	5:02 PM	Elderly	We need to be aware of the potential costs of nursing care. They vary from state to state and the needs of the individual. They're higher for those suffering from dementia or Alzheimers. Consumer Affairs prices the average cost of nursing home care at between \$7,500 and \$9,000 a month. Assisted living is half of that. In-home care is another option. People cover the expenses with Medicare, Medicaid, VA benefits, long-term care insurance, life insurance, savings, private pay, or a reverse mortgage.	2:00
Word For Women	9/10/2022		Parenting	Author and teacher Jessie Rice Sandberg speaks about "How to be a Happy Parent of a Teenager": An age of transition.	
Weekend Connection	9/10/2022	3:02 PM	Fire Safety	Judy Comoletti is a Division Manager for Public Education with the National Fire Protection Association. She discusses some of the major causes of fire in homes and the steps that can be taken to avoid residential fires.	15:00
Unshackled!	9/11/2022	10:00 PM	Crime/Law & Order	Ken Edwards spent his life as a criminal, robbing banks and burglarizing. Don't miss the remarkable story of his redemption.	28:00
My Money Life	9/14/2022	5:02 PM	Cost of Living	Credit card debt is surging as Americans struggle to keep up with inflation and the rising cost of living. Besides rising balances, the number of new credit card accounts has increased dramatically. It's a costly form of debt. We're the only generation in history to borrow significant amounts of money to purchase consumables like food, clothes, vacations, or repairs. Educate and discipline yourself to experience the freedom that comes from paying your bills on time – in full – every month.	2:00
Building Blocks for the Family	9/15/2022	1:30 PM	Family	Derrick Williams speaks of "Six Seasons of a Strong Family".	28:00
My Money Life	9/15/2022	5:02 PM	Family	Seize the opportunity to assist your child's future career as you see their interest and skills begin to develop. I'm not suggesting that you force a child into one career path or another, but you can help them eliminate options that aren't the right fit. You know whether your child is mechanically inclined, outgoing, skilled in leadership, and so on. So communicate what you observe in an encouraging and loving manner. This is critical when granting direction.	2:00
Word For Women	9/17/2022		Parenting	Author and teacher Jessie Rice Sandberg speaks about "How to be a Happy Parent of a Teenager": Listening and being consistent.	
Weekend Connection	9/17/2022	3:02 PM	Parenting Family Youth	Author Brian Tenny and his wife Judy discuss parenting, including parental disagreement and the example of how God dealt with Adam and Eve. Part 2 of our discussion on parenting.	15:00
Building Blocks for the Family	9/19/2022	1:30 PM	Marriage	Joseph Stowell speaks about dating advice for men: Finding the Right One".	28:00
My Money Life	9/19/2022	5:02 PM	Parenting	You think your kids are just inquisitive and precocious. But some call them busy. Others obnoxious. But the reality is when your kids are invited to somebody's house and they trash a room in sixty seconds, there may be a discipline issue. Practice at home. Encourage your kids to get out one toy at a time. Or restrict them to certain toys. If they want others, they have to take care of the other ones.	2:00
My Money Life	9/19/2022	5:02 PM	Employment	Many economists believe we are headed towards major changes in our economy. Here are a few reasons: Jobless claims are at an 8-month high as layoffs increase. You've probably read about recent high-profile layoffs. Our nation's GDP dropped 1.6% in the 1st quarter of the year, 0.9% in the 2nd quarter. 78% of Americans are worried about losing their job and a majority of American workers say they're not financially prepared or they don't know how to prepare for a recession.	2:00
My Money Life	9/20/2022	5:02 PM	Employment	Economics professors say there are industries that offer strong job security during economic downturns. Those are health care, government, computers and information technology, and education. These occupations added tens of thousands of jobs during the '01 and '09 recessions, according to data from Zip Recruiter and the U.S. Bureau of Labor Statistics. Jobs that depend on consumer spending will be the most threatened. Can you recognize signs of trouble in your industry? Observe layoffs, wage freezes, or cutbacks. Is inventory accumulating? Has massive spending stopped and are sell-offs taking place? These are red flags you should not ignore.	2:00
Conference Pulpit	9/22/2022	8:00 PM	Family	Speaker Ross Rhodes speaks about seven steps to strengthen the home.	45:00

Parent Minute	9/22/2022	1:02 PM	Race Relations	It's called critical race theory. Many say it promotes more racism. We can't help but remember apartheid in South Africa, slavery, and Japanese internment camps in the United States. During Jesus day Jews hated Samaritans, yet He revealed His Messiahship to a Samaritan woman. How do we talk to our kids about racism? Point them to Scripture.	1:00
Love Worth Finding	9/22/2022	8:30 AM	Finances	Greed is the insatiable desire to have more and demand only the best for yourself. It's a form of idolatry and leads to destruction.	25:00
Word For Women	9/24/2022		Parenting	Author and teacher Jessie Rice Sandberg speaks about "How to be a Happy Parent of a Teenager": Learning responsibility.	
My Money Life	9/26/2022	5:02 PM	Consumer Protection	Bankrate reports that predatory lending is on the rise. A majority of Americans are living paycheck to paycheck. Personal loans among consumers are higher than ever. Though not all are predatory, payday loans are designed to be repaid on a borrower's next payday. They're easy and fast but often come with hidden fees and extremely high-interest rates. They can also trap victims in an endless cycle of debt. Average 2-week payday loans carry an annual percentage rate of nearly 400%. A person with good credit can typically get a loan for just over 10%.	2:00
Conference Pulpit	9/28/2022	8:00 PM	Finances	Chuck Swindoll speaks about "Making Sense With Your Dollars".	45:00
My Money Life	9/28/2022	5:02 PM	Employment	If you're concerned about losing a job, prepare now by searching for job openings. What skills and certifications make you marketable? Do you have a current resume? I experienced a layoff back in the '80s. There are several things you can do to protect your finances, and if you're wise, you'll see the red flags and begin preparing before it happens. Make sure you understand your severance package before signing it. Read the fine print and get your questions answered. Don't sign any waivers unless you understand the terms. Determine your health insurance coverage. Check into COBRA, coverage through your spouse, or a group-share option like Christian Healthshare co-ops. Protect your 401(k) or 403(b) retirement account. You can roll it over to a new employer's plan or an IRA. Know the options so you avoid paying any taxes and penalties.	2:00
My Money Life	9/29/2022	5:02 PM	Senior Citizens	The luxurious life of retirement has been sold to us over the last century as something we deserve. It's even become accepted as norma, but it's not necessarily normal Biblically or historically! Some people can retire and some should, but most Christians should not consider traditional retirement. We should view retirement as freedom from day-to-day responsibilities in order to serve others without having to get paid for it. Sadly, a growing number of people aren't financially prepared to retire.	2:00
Building Blocks for the Family	9/30/2022	1:30 PM	Marriage	Speaker Henry Brandt speaks about "Foundations for a Healthy Marriage".	28:00