

WYRS Broadcasting

Community Radio With A Christian Perspective

Public File for WYRS Broadcasting

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**WYRS 90.7 Manahawkin and WLNJ 91.7 Lakehurst
are services of WYRS Broadcasting a New Jersey Nonprofit Corporation.**

Significant Issues and Programming Information

WYRS airs a mixture of local and nationally produced programs. We also air weather reports, numerous public service announcements, hourly national news, and participate in the EAS network.

Some of the programs broadcasted by WYRS Broadcasting addressing significant issues and concerns are listed below.

4th Quarter 2021

October 1, 2021 through December 31, 2021

Issue/Event: “Hope and Renewal for Our Pastors”

Date: Friday, October 1, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Pastoral couples face unique challenges that many of us don’t realize or understand. On this broadcast, a panel of guests, made up of two former pastoral couples, helps identify those challenges, and describes the restorative work they perform.

Issue/Event: “Back to School Busyness”

Date: Saturday, October 2, 2021, 11:00 am and Tuesday, October 5, 2021, 5:00 pm

Description of Program: “Family Life This Week” (~28:00)

Fern Nichols and Dennis and Barbara Rainey help parents evaluate their kids' level of busyness and consider the priority of family time.

Issue/Event: “Hope to Parents of Prodigals with John and Fair Brocard”

Date: Saturday, October 2, 2021, 11:32 am & Sunday, October 3, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

As parents, we all want the best for our kids. But what do we do when our child or teen becomes a prodigal?

Episode Highlights: What encouragement is there for parents of prodigals? What resources are available for parents and prodigals? How can you find other families dealing with similar difficulties and challenges? Is there a list of treatment programs for teens and young adults? Why is the existence of God so important to mental health and goodwill? Do parents need to be in Atlanta to receive assistance from Prodigal Child Ministries?

Issue/Event: “Caring for a Bullied Teen”

Date: Saturday, October 2, 2021, 12:05 pm

Description of Program: “Parenting Today’s Teens Weekend” (~25:00)

Bullying is one of the most serious epidemics affecting our schools and students today. Very few kids make it through the teen years without being bullied at school, online, or elsewhere. Mark Gregston stars six practical things parents can do to care for a child who has been hurt by others.

Issue/Event: “The Myth in Eradicating Down Syndrome, and Popularizing Relational Minimalism”

Date: Saturday, October 2, 2021, 12:32 pm and Tuesday, October 5, 2021, 19:04

Description of Program: “Breakpoint This Week” (25:55)

John and Maria discuss a popular movement that’s gaining momentum in how young people build community. Relational minimalism cuts out people who are viewed as toxic, and it’s problematic for our sense of unity.

John then highlights a false report that the world is being cured of Down Syndrome. New reports mask the fact that the world’s way of resolving it is through abortion, which is misleading about what is actually happening.

Issue/Event: “Bless Your Pastor Month”

Date: Monday, October 4, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

We’ll talk with Brian Kluth about how you can lift up and encourage your pastor in the weeks ahead. Encouraging members to support their pastors and church staff financially is a big part of Bless Your Pastor month, but there are many other ways to show our gratitude to those who

serve us so tirelessly. A few examples are babysitting, gift cards, and inviting them over for a meal.

Issue/Event: “Helping Your Child Build a Lifelong Faith”

Date: Wednesday, October 6, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

In a discussion based on their book *Resilient*, Valerie Bell and Matt Markins equip parents to raise kids who are resilient disciples for Christ who won’t give up their faith in the face of cultural pressure. Our guests outline the three ‘B’s’ for developing resilience and discuss the importance of balancing God’s truth...

Issue/Event: “5 Retirement Myths”

Date: Wednesday, October 6, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The first myth we want to get rid of is the idea that the withdrawal rate you anticipate for your savings in retirement is a “set it and forget it” kind of thing. You may have to make adjustments to your retirement income. The second retirement myth is that Medicare will cover all of your health care costs. Our next retirement myth is that the Social Security program will collapse and not be there for you when you retire. The next retirement myth is that you can simply keep working as long as you need to. The facts don’t support this and the COVID pandemic is a case in point. The point is, you have to plan on *not* being able to work as long as you’d like. The last retirement myth is that you’ll simply alter your lifestyle in retirement so that you don’t run out of money. Not that it’s wrong to do that; it’s actually quite wise. But you may not find it as easy as you think. Right now, the Fed is predicting a 2% annual inflation several years into the future. That might not seem like much, but remember, that’s a *compounding* rate, so it really does add up over time.

Issue/Event: “No Credit Score? No Problem!”

Date: Thursday, October 7, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

For more than 25 years, having a good credit score was the only way to get a credit card. Now there’s a movement to put credit cards in the hands of folks who have no credit score at all. It’s all part of a federal government initiative to make credit available to folks whom banks didn’t consider trustworthy before. There’s no question that credit cards are a doubled-edged sword. They can be a huge convenience and most pay rewards. But they can also be a pathway to debt and huge interest payments. The only safe way to handle a credit card is by paying off the balance in full every month. Not doing that is a recipe for financial bondage.

Issue/Event: “When to File an Insurance Claim”

Date: Friday, October 8, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Insurance is a great way to protect yourself from unexpected losses. But knowing when to file a claim and when not to, well, that can protect you from unintended consequences. It’s prudent to have life, health, auto and home insurance and it’s also wise to keep the cost of your premiums low. Having insurance is wise, but knowing when to file a claim and when not to requires wisdom as well. Sometimes the payout just isn’t worth the cost down the road to you, personally, and to consumers as a whole.

Issue/Event: “Panic Proof Your Investing”

Date: Saturday, October 9, 2021, 10:04 am

Description of Program: “Moneywise Weekend” (~25:00)

Mark Biller the executive editor of Sound Mind Investing where they’ve been teaching investors how to weather market ups and downs for decades.

We’re in the middle of a prolonged monetary policy experiment that started way back in 2009 after that financial crisis which has never stopped. The number one way to fight panic is by preparing in advance. Second, a written investing plan can be a lifesaver in times of market panic. Staying calm is so much easier if you can read your own clear-headed thinking about what you’re going to do in the exact scenario you’re currently in. Third, make sure your portfolio is suited to both your age and your tolerance for investing risk. Finally, pray. Remembering what God said about His care and concern for us can help us remain calm and confident, regardless of the immediate circumstances. Isaiah 26:3 says of God, “You will keep in perfect peace all who trust in you, all whose thoughts are fixed on you!”

Issue/Event: “A Hard Calling”

Date: Saturday, October 9, 2021, 11:00 am and Tuesday, October 12, 2021, 5:00 pm

Description of Program: “Family Life This Week” (~28:00)

Paul David Tripp and Dennis Rainey help pastors reflect and make sure ministry has not become more important than God or their families.

Issue/Event: “Inside a Shadow Pandemic with Dr. Nicholas Kardaras”

Date: Saturday, October 9, 2021, 11:32 am & Sunday, October 10, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

In his work with adolescents, Dr. Kardaras has discovered that many teens today are suffering from genuine psychiatric disorders such as anxiety, depression, and even psychosis-like symptoms as a result of their screen dependence. He understands that smartphones and screen time have become a new type of digital drug that is used as an escape for young people. Screen time is also incredibly addictive. In researching the effects of screen time on the brain, he found

that the effects neurologically mirrored that of actual substance addiction. It is especially troublesome and impactful to children whose brains are still developing.

Episode Highlights: What is the shadow pandemic? How have we shifted away from the way we were meant to live? How has our intersection with fancy gadgetry impacted our mental health? Who is the loneliest generation? Why? Who has the lowest levels of depression? What is the impact of anhedonia on our society today?

Issue/Event: “Your Teen’s Longing to Belong”

Date: Saturday, October 9, 2021, 12:05 pm

Description of Program: “Parenting Today’s Teens Weekend” (~25:00)

Everyone wants to fit in. And while there’s nothing wrong with wanting to belong, fitting in has become difficult in today’s culture. Some teens even adopt unhealthy behaviors in an effort to be part of the group. Mark Gregston explains how parents can help their teen pursue acceptance in a healthy way.

Issue/Event: “Forever, The Role of Grandparents, and School Board Meetings”

Date: Saturday, October 9, 2021, 12:32 pm and Tuesday, October 12, 2021, 19:04

Description of Program: “Breakpoint This Week” (25:55)

John reflects on Jeff Bezos’s work to manipulate cells in an effort to live longer, potentially forever. John then highlights the special role grandparents have in culture, and offers a unique opportunity for inspiration and training through The Legacy Coalition. Finally, John offers a Christian perspective on the issues the federal government is engaging in local school boards.

Issue/Event: “5 Steps to Weather a Financial Crisis”

Date: Tuesday, October 12, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

As the COVID Delta variant spreads, businesses are facing new mandates and struggling to stay open. Making matters more difficult, the extended unemployment benefits for millions of workers are ending. If you’re among them, we have 5 steps you can take to weather a financial crisis.

Step 1. Establish a base point for your credit score and report. Step 2. Start using our MayDay budget. It has four categories: food, housing, utilities, transportation. With anything left over you can pay other bills. Step 3. Look for other sources of help. Your unemployment benefits may have run out but other resources are probably available. Check out non-profit organizations and local government agencies that may have assistance programs. Step 4. Contact your creditors and explain in detail what you’re facing. Step 5. Seek professional, non-profit help for managing your finances.

Issue/Event: “Finding God’s Healing for Sexual Brokenness” (2 parts)

Date: Wednesday, October 13, 2021 & Thursday, October 14, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Sy Rogers describes how his childhood was marked by devastation and loss, which led to homosexual promiscuity and a brush with transgenderism during his teen and early adult years. He explains how his life has been transformed by God, and offers parents guidance for protecting their children against harmful cultural influences. (2 part)

Issue/Event: “National Debt Crisis?”

Date: Wednesday, October 13, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The days of a trillion dollar national debt would look pretty good today. It now stands at nearly **28-trillion**.

Jerry Bowyer joins Rob West to discuss what that means for the economy and your future. Here are a few ways we got to this place: We’re a people who don’t want to delay our gratification. We want what we want now, which is a moral and spiritual problem. We don’t want to save first and then buy. We want to buy now and go into debt. Nations that don’t practice patience and self-control have debt that is out of control

We are currently at 130% of GDP (Gross Domestic Product) and that’s the real problem. Debt to GDP ratio compares the borrowing to the earning. That ratio shows the ability to pay off debt with economic output. If earning or production slows down but borrowing doesn’t, the level of debt rises more.

Is it possible to climb out of this \$28 trillion debt? The best thing that we, as individuals, can do to protect ourselves from the effects of this debt is to diversify our assets both domestically and internationally.

Issue/Event: “4 Money Don’ts in Marriage”

Date: Thursday, October 14, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Money is always listed as one of the top reasons marriages fail. Knowing what not to do is just as important as doing the right things. But there are four things concerning money you should never do. First, secrecy. It destroys trust, an absolutely essential element in marriage. Second, disregarding your financial plan. Next, putting your parents above your spouse. Finally, placing your children before your spouse. It’s a tough one to swallow, but your first commitment is always to your spouse.

Issue/Event: “Investing for Real-World Change”

Date: Friday, October 15, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

These days, many investors want their assets to do more than provide for their financial futures, they want them to reflect their faith values as well. God calls us to be faithful stewards and that also means looking beyond the bottom line and towards stewarding the non-financial impact of our investments. On this MoneyWise, we speak with Stella Tai of Praxis Mutual Funds.

Issue/Event: “Slaying the Paper Piles”

Date: Saturday, October 16, 2021, 10:04 am

Description of Program: “Moneywise Weekend” (~25:00)

Do you have piles of paper on your desk at home? Never sure which receipts, statements and documents to save and which to shred? You’re not alone.

You should never just toss unwanted mail directly into your recycling bin or trash can. It could contain unwanted credit offers that identity thieves could use to open accounts in your name. Get a shredder. You want one that makes cross-cuts. Set up a 3-drawer system. This is based on how long you need to hang onto things. Anything that doesn’t go in one of the three drawers goes straight into the shredder. In your first drawer go documents you need to keep permanently, things like your birth certificate, passport, car titles, property deeds, marriage certificates and your Social Security card. In drawer #2 go “giving unto Caesar” things. Keep anything you need to fill out your 1040 including supporting forms like W2s and 1099s—definitely anything where the IRS was also mailed a copy. In the last drawer goes all the material you need to keep for just one year...things like utility bills, bank statements, pay stubs, and bills. After that you can feed them into your shredder.

Issue/Event: “Looking Ahead with Dr. Danny Huerta”

Date: Saturday, October 16, 2021, 11:32 am & Sunday, October 17, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

Life is full of decisions or intersections. Today we discuss how to look ahead.

Discussing Overcoming Obstacles with Danny Huerta

Episode Highlights: Has there ever been a tougher time in America to raise healthy kids?

What are some of the most glaring challenges parents are facing today? Is it possible to give our kids too many choices? How do parents cultivate mental health in their homes? How can we teach our kids to understand their emotions? How does physical health impact mental wellbeing?

Issue/Event: “5 things to Know About Your Teen’s Academic Performance”

Date: Saturday, October 16, 2021, 12:05 pm

Description of Program: “Parenting Today’s Teens Weekend” (~25:00)

Every parent wants their child to excel in school. But not every kid can get straight A's. So how can moms and dads set realistic goals? Mark Gregston share five keys to helping teens do well in school. Success doesn't always have to mean bringing home a perfect report card.

Issue/Event: "Loudon County's School Board Abuses, and Euthanasia Denied"

Date: Saturday, October 16, 2021, 12:32 pm and Tuesday, October 19, 2021, 19:04

Description of Program: "Breakpoint This Week" (25:55)

According to some reports, the Loudon County school board failed to respond to abuse charges against a student identifying as a transgender girl. To close, John addresses the inner workings of the euthanasia movement through the story of a woman in Columbia who is battling ALS. Columbia recently authorized euthanasia for the terminally ill, but this woman's disease doesn't qualify.

Issue/Event: "Raising Sons to be Honorable Men" (2 parts)

Date: Monday, October 18, 2021 & Tuesday, October 19, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Author and speaker Robert Lewis offers advice and encouragement to dads in a discussion based on his best-selling book *Raising a Modern-Day Knight: A Father's Role in Guiding His Son to Authentic Manhood*. (2 part)

Issue/Event: "Beginning of the End... or Business as Usual?"

Date: Monday, October 18, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Are we at the end of a bull market? Are we about to see the bears set loose on Wall Street? No one knows for sure, but you can *prepare*. Today, Rob West welcomes investing expert and executive editor at Sound Mind Investing, Mark Biller to discuss an article in the SMI Newsletter, "Beginning of the End, or Business as Usual?" The SMI article talks about short-term market observations, and Mark says some basic investing ground rules are in order. A person should only have money invested in the stock market if they can afford to leave it invested for at least five years. Keep a long-term perspective in mind rather than looking for short-term gains. Short-term outlooks are often wrong. Mark says *not* to abandon your long-term plan or let the rising bearishness scare you out of the market.

Issue/Event: "Disowning Abortion"

Date: Tuesday, October 19, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

The world's been at war with God's Kingdom since The Fall. The newest battleground is investing. Do you know which side you're on? Too many Christians are unintentionally funding

the other side. On this MoneyWise, we'll talk with Robert Netzly about the realigning your portfolio to do Kingdom work, specifically in the area of abortion.

Robert's the CEO of Inspire Investing. Think of them as our "intelligence unit" for keeping track of what "the other side" is up to and helping us plan strategies for winning the war of values-based investing. Know what you own since you're a steward of what God's given you. Take this seriously. You can then take steps to either sell in favor of products that are more in line with Biblical values. There may be companies in your portfolio supporting abortion and you may not even be aware of it.

Issue/Event: "Friends Helping Friends: Identifying Abuse in Marriage"

Date: Wednesday, October 20, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Darby Strickland offers listeners guidance from her book *Is It Abuse?: A Biblical Guide to Identifying Domestic Abuse and Helping Victims*.

Issue/Event: "The Used Car Buying Crunch"

Date: Wednesday, October 20, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Today on MoneyWise, Rob West answers the question of how to know when it's time to pay for repairs or replace your car. If you've tried to buy a used car recently, you probably noticed the high prices. Demand for cars has risen while the supply of *new* cars has fallen. Rob mentioned some of the reasons the new car supply has fallen:

There is a computer chip shortage, due to a fire at a factory in Japan. Auto manufacturing plants are having a difficult time keeping their workforce up due to the COVID-19 pandemic. Secondary manufactures are dealing with the same issues, creating a shortage of the thousands of parts needed to assemble cars.

So in this inflated market, how do you know if it's worth it to repair your current vehicle? Consumer expert Clark Howard recently tackled that question. He suggests: If the repairs cost less than half of the car's value, go ahead and have the work done. If the repairs cost between half and the full value of the car, have the work done *only* if that means you'll get another year out of the vehicle. Bottom line, if you can afford to wait until prices decline you'll more than likely come out ahead.

Issue/Event: "Finding Hope in an Unexpected Pregnancy"

Date: Thursday, October 21, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Leslie Leyland Fields offers encouragement to those who are struggling because of an unplanned pregnancy. She describes her own experiences of becoming unexpectedly pregnant twice during her forties, and how she learned to trust in God's plans for her and her family.

Issue/Event: "More People are Budgeting"

Date: Thursday, October 21, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

The COVID crisis and resulting shutdowns have at least one silver lining: more people are living on a budget these days.

The folks at debt.com 1 out of 5 people still aren't living on a budget. So, they're not motivated to do it. Some people don't think they make enough to justify budgeting. Start by tracking your spending. Write down everything you spend for at least a month so you can see where your money's going. Then you need to make categories for your spending like for groceries, gas, clothing, rent or mortgage, and utilities. Add up your total monthly income. Subtract your obligations—the total of all your categories—from your income. Then you'll see how much you have in discretionary funds.

Issue/Event: "6 Reasons NOT to Get Rich"

Date: Friday, October 22, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

On this MoneyWise, we'll talk about 6 reasons not to get rich. First, some people want to get rich simply because they're told to—by friends, family or our society in general that glorifies money. The second reason not to get rich is envy. The third reason is looking at wealth accumulation as a game, like it's a winner-take-all contest (often at the expense of family, friends or business associates). The fourth reason not to get rich is for self-esteem. Number five: the love of money. Our sixth and final reason not to get rich is for protection against any and all adversities in the world. Here we see a lack of faith in God to provide, putting faith in money instead.

Issue/Event: "Behind the Music with G. Craig Lewis"

Date: Saturday, October 23, 2021, 11:32 am & Sunday, October 24, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

What you put on yourself and what you put in you both have an effect on who you are and who you become. It's really no different with our kids. Who they are, how they act, and what they think and do, could be rooted in or at least fueled by the things they see and hear. This includes the music they listen to.

Could there be an inherent danger, or even evil, found in certain songs or types of music? Could there be a danger and evil that is profoundly impacting our kids in a negative way?

Episode Highlights: What have we become as a people when the songs today are winning Grammy's and our kids' hearts? How does music infiltrate your brain without your consent? How can we as parents impact our child's music choices? Should we allow kids to listen to music because "we listened to stuff too?" Where are musical influences hiding today? How have they infiltrated our lives at every turn? Is the music worse today than it was when we were kids?

Issue/Event: "When Your Older Teen is in Crisis"

Date: Saturday, October 23, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

Despite our best efforts, kids don't always turn out the way we planned. But that doesn't mean our love and relationship should suffer. Your teen needs you now more than ever before. Mark Gregston shows parents how to help older teens who are struggling.

Issue/Event: "Connecting With Your Teen Daughter"

Date: Monday, October 25, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Kari Kampakis offers insight into the world of teen girls and explains how mothers can strengthen their relationships with their daughters.

Issue/Event: "Student Loan Relief"

Date: Monday, October 25, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

If you've been struggling to qualify for federal student loan forgiveness, you're certainly not alone, but relief could be just around the corner. The Department of Education says it's launching a major overhaul of the Public Service Loan Forgiveness Program, which critics think is too complicated. The proposed changes would affect around a half million borrowers – those working in jobs with the government or non-profit organizations. Today, Rob West explores some of the confusion and explains a few of the changes that may be coming.

Rob says you should think of college as an investment. You want to find the sweet spot between following your dreams and choosing a major that gives you skills prospective employers want. And remember that the less your desired job pays, the less you can afford to borrow.

Issue/Event: "A Godly Perspective on End-of-Life Decisions" (2 parts)

Date: Tuesday, October 26, 2021 & Wednesday, October 27, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Dr. Kathryn Butler, an experienced trauma surgeon, helps families navigate end-of-life decisions according to Biblical principles. (2 part)

Issue/Event: “3 Important Social Security Tips”

Date: Tuesday, October 26, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Almost all Americans fall into one of two groups. You’re either receiving Social Security Benefits or you will someday.

“Should I start receiving Social Security benefits at 62 or at full retirement—age 66 or 67?” We usually advise folks to wait if they can because it means their check will increase by 8% each year. However, certain individuals might do better by taking benefits early.

Don’t depend on Social Security as the only source of your retirement income. It was never intended to be more than about 40% of the average worker’s preretirement income.

Another reason to delay benefits is if you’re still working. If you start benefits before full retirement age, your check will be reduced \$1 for every \$2 you earn above \$18,960.

Issue/Event: “5 Road Blocks to Retirement”

Date: Wednesday, October 27, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Today, Rob West talks about five roadblocks to retirement that could delay the day you quit working. If you’re younger, it may seem too soon to be worrying about retirement, but in truth, you should start planning for retirement the day you start your first job. That’s how you can overcome the obstacles you’re likely to encounter.

The first one is not saving and investing enough to retire. The second obstacle coming between you and retirement is job loss. The third obstacle is the loss of your ability to work through illness or injury. The fourth obstacle is debt. The fifth and final obstacle to retirement is the premature death of a spouse which, if you’re both working, can wreak havoc on your finances.

Issue/Event: “Maximizing the Happiness in your Marriage” (2 parts)

Date: Thursday, October 28, 2021 & Friday, October 29, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Shaunti Feldhahn reveals from her extensive research some simple attitudes and actions that can help your marriage thrive. (2 part)

Issue/Event: “Closing Credit Accounts”

Date: Thursday, October 28, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The average American has four credit cards. Closing unused accounts is a good idea. However, you have to do it correctly. Canceling a credit card provides one less way for identity thieves to hack you; but it can also affect your credit score. Today on MoneyWise, we’ll tell you the right way to do it. The longer you have an account open, the more credit you don’t use, and the more types of accounts you have, the higher your score. Those three factors make up 55% of your FICO score. Why bother closing an account after you’ve paid it off, especially if it’s going to cost you points on your credit score? Two reasons: (1) it eliminates the temptation to use it if you run into an unexpected financial problem and (2) unused accounts with available credit make it easy for identity-theft thieves to cause you headache. But be warned! Don’t close several credit card accounts all at once. Doing this will multiply the negative effect on your score. So, do it gradually, with no more than one or two every six months or so.

Issue/Event: “Finding Lost Money”

Date: Saturday, October 30, 2021, 10:04 am

Description of Program: “Moneywise Weekend” (~25:00)

Losing an insurance policy or an inheritance can be financially devastating. Each year, assets totaling millions of dollars go missing? Life insurance policies, pension plans, 401(k)s, bank accounts, IRS refunds, and savings bonds. There might be uncashed checks, CDs, trust funds, utility deposits, stocks and bonds, wages and even the contents of safe deposit boxes.

Issue/Event: “Messy Money”

Date: Saturday, October 30, 2021, 11:00 am and Tuesday, November 2, 2021, 5:00 pm

Description of Program: “Family Life This Week” (~28:00)

Hayley DiMarco and Philip Holmes share their journeys of becoming debt-free. Brad Formsma shares some of the joy that is found in giving to others once you're free from debt.

Issue/Event: “From Childrearing to Mental Health with Dr. John Rosemond”

Date: Saturday, October 30, 2021, 11:32 am & Sunday, October 31, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

John Rosemond has worked with families, children, and parents since 1971 in the field of Family Psychology.

The Role of Childrearing

Episode Highlights: Psalm 11:3 – What does this verse say and why is it so important for Christian parents today? How has mental health changed the parenting landscape? Who do I

go to when I need parenting advice? How have parenting principles shifted away from God's principles? How did we transition to post-modern and progressive?

Issue/Event: "Clergy Appreciation"

Date: Saturday, October 30 & November 6, 2021, 5:30 pm and Sunday, October 31 & November 7, 2021, 6:45 am

Description of Program: "Talk Around Town" (12 min)

Bob Wick discusses ways to encourage and strengthen your Pastor ... (not just during Clergy Appreciation Month)

Issue/Event: "A Conversation with Governor Greg Abbott"

Date: Monday, November 1, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Texas Governor Greg Abbott discusses current issues which have garnered national attention, including the Texas "Heartbeat Bill" which protects babies from abortion starting at nearly six weeks from conception.

Issue/Event: "Restoring Your Credit"

Date: Tuesday, November 2, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Have you received notices from so-called credit restoration companies claiming they can fix your credit? Well, in reality, only you can do it. Don't be taken in by these offers. Restoring your credit takes time, discipline, and no one can do it but you. Start by getting your credit reports produced by the three credit reporting bureaus: Experian, Equifax, and Transunion. You can do that at AnnualCreditReport.com. Debt that has gone to collections can be temporarily taken off your report because you're disputing the charge. The credit bureaus will then give the company 30 days to respond; if it doesn't the item stays off your report. Fly-by-night outfits that claim to be able to fix your credit are successful because they often promise to have collection accounts removed from your report (and of course they want a fee up front for their so-called services). Don't fall for this. As long as you pay all of your other bills on time and make progress paying off your debt, your score will continue to improve each year.

Issue/Event: "Get Control of Your Money"

Date: Wednesday, November 3, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

If over-spending is your problem, it means you're not controlling your money. Your money is controlling you. Today on MoneyWise, Rob West has some ideas about how to change that.

We have to control money and not let it control us. Avoid debt. If you have trouble managing your credit and debit cards, stop using them. It is possible to use cash for many of your budget categories. The advantage to using cash is you can't overspend like with a credit card if you separate your cash into envelopes or categories. When an envelope is empty, you can't spend any more in that category. If you already have debt, pay more than the minimum payment each month. If you have more than one card to pay off, Rob recommends paying the one with the lowest balance off first to get it out of the way, then taking what you were paying each month on that card, adding that amount to what you have to pay on the next lowest card, and pay it off in the same manner. That's called the snowball method. You'll get a quick psychological boost from paying off a card. That gives you incentive to keep going. When that's paid off, you can go on to the next card with the lowest balance and so on.

Issue/Event: "How to Choose a Budgeting App"

Date: Thursday, November 4, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Did you know that two-thirds of smartphone users have at least one budgeting app? They've discovered how easy it is to keep tabs on their money from anywhere. Smartphones have certainly made life easier, especially with our finances. Chad Clark joins us today to talk about making your life easier by choosing the right budgeting app. Chad Clark leads innovation and technology at MoneyWise Media which includes our website and the new MoneyWise app.

Issue/Event: "Two options for Paying Off Debt"

Date: Saturday, November 6, 2021, 10:04 am

Description of Program: "Moneywise Weekend" (~25:00)

Today is the day, you've decided to take the step and begin earnestly to pay off your credit cards and other debt. Good job! We'll talk about two ways you can accomplish this and which option is better for you.

Issue/Event: "Happily Ever After: Debunking the Myths"

Date: Saturday, November 6, 2021, 11:00 am and Tuesday, November 9, 2021, 5:00 pm

Description of Program: "Family Life This Week" (~28:00)

Hollywood and fairy tales tell us that marriage means "Happily Ever After." But as Dennis and Barbara Rainey, and Jim and Carol Shores explain, there's much more to marriage than a catchy tagline.

Issue/Event: "The Bible Parenting Code with John Rosemond"

Date: Saturday, November 6, 2021, 11:32 am & Sunday, November 7, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

How can we parent according to God's plan? How can we avoid mistakes and missteps? Trace Embry speaks with John Rosemond today on God's Perfect Parenting Plan.

Episode Highlights: Do we ever have to train a child to do wrong? What is the first lie a child tells? Should we be concerned about the parenting trends of today? Do we need to always answer the "why" questions? When should children obey their parents? The most obedient children are the happiest

Issue/Event: "When Adoption Sparks a Crisis at Home"

Date: Saturday, November 6, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

There are few experiences more life-changing than adopting a child into your growing family. But even in a health home, adopted children will still grapple with nagging questions and unresolved pain. Mark Gregston outlines practical steps that parent can take when adoption sparks a crisis.

Issue/Event: "Virginia Governor Race Highlights Issues Beyond Politics and School Systems"

Date: Saturday, November 6, 2021, 12:32 pm and Tuesday, November 9, 2021, 19:04

Description of Program: "Breakpoint This Week" (25:55)

John and Maria discuss how the Virginia Governor's race highlights more than just how one political party can win future elections. John argues that worldview questions are underneath the movement in Virginia politics. He also claims that, looking to the future, we shouldn't look at life through a political lens but one that embraces the human person. To close, Maria and John revisit some commentaries from the week. First, they discuss a commentary from Shane Morris how some in science are now grasping to explain, and explain away, the growing impression that universe had to have a creator.

Issue/Event: "How You Can Help and Support Foster and Adoptive Families"

Date: Monday, November 8, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Jenn and Josh Hook, joined by Mike Berry, offer advice to help foster and adoptive families find training and support. And, they describe how anyone can help care for hurting kids.

Issue/Event: "Pouring Into the Lives of Your Grandkids"

Date: Tuesday, November 9, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Grandparents are an integral part of the family, passing along wisdom, faith, and love. While many of the "rules" of grandparenting are timeless, some of the games have changed. Chryst

Howard and Shellie Tomlinson will help you better understand the unique role you have in supporting your adult children and influencing your grandchildren.

Issue/Event: “Return of the Harrowing HELOC’s”

Date: Tuesday, November 9, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

When the pandemic hit in late 2019, many lenders began tightening requirements for home equity lines of credit (HELOCs), but now lenders are much more willing to offer them. Rob West explains the differences between home equity lines of credit and home equity loans, and whether one is right for you.

Issue/Event: “Stressed Out? Here’s Help”

Date: Wednesday, November 10, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Deborah Pegues offers an insightful look at everyday worry and anxiety and effective ways to deal with the stress they cause. With hope and biblical wisdom, she encourages you to seek God and conquer these troublesome emotions.

Issue/Event: “Student Loans vs. 401k”

Date: Wednesday, November 10, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The average student loan debt load is now nearly \$40,000! At the same time, studies show that Americans are not saving nearly enough for retirement. Rob West shows you how to balance paying off student loan debt with saving and investing for retirement.

Paying down debt faster and investing more in a 401k both have their advantages:

Issue/Event: “Going All Out for Your Wife” (2 parts)

Date: Thursday, November 11, 2021 & Friday, November 12, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Steve Farrar warns that Satan has a two-fold strategy for every Christian man – to sever relationships between husbands and wives, and to alienate parents from children. Steve encourages men to renew their commitment to their families, and offers five strategies for marital fidelity. (2 part)

Issue/Event: “6 Habits for Financial Health”

Date: Thursday, November 11, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Have you ever admired a family member or friend handling their finances well and wondered, “What are they doing that I’m not? Art Rainer joins Rob West to give us some possibilities.

Art breaks down six habits of ordinary, yet financially healthy, people: 1. Financially healthy people *give* every time they *get*. 2. They *save* every time they receive money. 3. Financially healthy people *pay down debt* every time they get a paycheck. 4. They have learned to live on less than they make. 5. They keep their expectations low, at least when it comes to lifestyle expectations. 6. Financially healthy people don’t procrastinate.

Issue/Event: “COVID Debt Update”

Date: Friday, November 12, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

A new survey reveals that nearly half of all Americans have seen their credit card balances go up since the COVID-19 pandemic slammed the U.S. economy. Neile Simon of Christian Credit Counselors joins Rob West to talk about a way to pay off that debt faster. Neile explains the differences between debt management and debt settlement, why the latter should usually be avoided, and why those who turn to debt consolidation or settlement often find themselves in financial peril once again. She also details the process CCC uses to work with creditors to lower clients’ credit card interest rates anywhere from 2% to 12% through pre-negotiated rates already in place with creditors.

Issue/Event: “Healthcare Open Enrollment”

Date: Saturday, November 13, 2021, 10:04 am

Description of Program: “Moneywise Weekend” (~25:00)

It’s that time of year again! Time to consider your healthcare needs for 2022. Yes, in a few days it’ll be healthcare “open season.” Lauren Gajdek is with us to talk about a great way to meet your healthcare expenses and one that will almost certainly save you money. Lauren Gajdek is the Vice President of Communications and Media at Christian Healthcare Ministries where they give believers an alternative way to meet their health care costs. CHM offers compassionate healthcare that’s kind to your budget. It also provides different options depending on where you’re at in life and what that means for your healthcare needs.

Issue/Event: “A Reason to Live with Joannie Debrito”

Date: Saturday, November 13, 2021, 11:32 am & Sunday, November 14, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

Sadly, suicide is now the second leading cause of death today among American teenagers. That is only surpassed by motor vehicle accidents. This is absolutely tragic.

Discussing the Teen Suicide Epidemic with Joannie Debrito

Joannie Debrito is part of the counseling team at Focus on the Family and draws from over 30 years of diverse experience as a parent educator, family life educator, school social worker, administrator, and licensed mental health professional. She speaks concerning how we can take an active role in suicide prevention.

Helping Teens Discover Hope

Episode Highlights: What are suicidal ideations? How does this differ from a fleeting thought about suicide? How do suicidal thoughts manifest? What do suicidal teens think about? Do most people consider suicide at some point in their lives? Are suicidal ideations contagious? How can a parent recognize suicidal ideation? What can parents do to help their teen who is exhibiting suicidal tendencies? What resources are available for those struggling with suicidal ideations?

Issue/Event: “Rescuing Your Marriage from Pornography” (2 parts)

Date: Tuesday, November 16, 2021 & Wednesday, November 17, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Rosie Makinney examines the damaging impact of porn on marriage and explains how couples can protect themselves against it. (2 part)

Issue/Event: “Giving That God Accepts”

Date: Tuesday, November 16, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Is it more important to give consistently ... or in a way that pleases God? Can you do both? Today, Rob West will answer those questions. Spoiler alert: The reason WHY you give is key! Christians should be committed to doing things the right way. If we act to prove ourselves to God or to ourselves, we don't experience the fullness of the blessings that come from giving. **THE DANGER OF NUMBERS** - But numbers speak plainly. **IT'S ABOUT OUR HEARTS** It's not about account balances, it's about our hearts.

Issue/Event: “10 Rules for Your Money”

Date: Wednesday, November 17, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

We must obey God's commandments. But many of the Bible's financial principles are really suggested rules that bring great blessing when followed. Ignoring them, on the other hand, often leads to debt, anxiety, and financial calamity. Today, Rob West shares 10 Biblical financial rules to help you achieve true financial freedom.

RULES FROM GOD'S WORD:

1. Spend less than you earn!
2. Prepare a written spending plan.
3. Analyze your monthly bills.
4. Build an emergency fund.
5. Avoid or eliminate high interest debt.
6. Save for retirement.
- 7.

Take advantage of employer matches. 8. Don't touch your retirement savings. 9. Buy cars for transportation only, not status. 10. Remember to thank God for giving you everything you have!

Issue/Event: "Planting Seeds of Success in your Kids" (2 parts)

Date: Thursday, November 18, 2021 & Friday, November 19, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Dr. Kevin Leman offers time-tested solutions for parenting that will help moms and dads plant the seeds of patience, kindness, humility, and respect in their children as they prepare them for adulthood. (2 part)

Issue/Event: "Newly Wed Help with Steve Moore"

Date: Saturday, November 20, 2021, 10:04 am

Description of Program: "Moneywise Weekend" (~25:00)

June weddings are something many a bride dreams about, but what happens in the months and years after the wedding? Well, the honeymoon's over and, eventually, couples realize the importance of combining their finances, so first up today, Rob West welcomes a good friend, the former co-host of MoneyWise, Steve Moore to the program to discuss some pitfalls to avoid and recommendations to consider for newlyweds trying to get started on the right financial footing.

Issue/Event: "Thanksgiving and Entitlement"

Date: Saturday, November 20, 2021, 11:00 am and Tuesday, November 23, 2021, 5:00 pm

Description of Program: "Family Life This Week" (~28:00)

Kristen Welch talks about how entitlement showed up in their family, and how she and her husband worked to foster gratitude in their children's hearts.

Issue/Event: "Wise Words for Warriors with Sam Sorbo"

Date: Saturday, November 20, 2021, 11:32 am & Sunday, November 21, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

Metaphorically speaking, are you willing to go through war to procure your child's welfare? Discussing Fighting Back with Sam Sorbo

Episode Highlights: How are words changing and adapting in today's culture? What is systemic racism and critical race theory? What is an NPC? Why is this important? How can we fight to get our language back? How do we impact our school systems and school board? How are thoughts & ideas created? What is the idea exchange?

Issue/Event: "Q & A About Social Media"

Date: Saturday, November 20, 2021, 12:05 pm

Description of Program: “Parenting Today’s Teens Weekend” (~25:00)

Most kids these days are glued to their smart phones. And as social media platforms continue to expand at a rapid pace, parents are finding it harder and harder to keep track of what their kids are doing online. Mark Gregston answers questions from moms and dads about monitoring social media use.

Issue/Event: “Enjoying Mealtime as a Family”

Date: Monday, November 22, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Ted Cunningham offers practical suggestions for making family mealtimes more meaningful in a discussion based on his book *Come to the Family Table: Slowing Down to Enjoy Food, Each Other and Jesus*.

Issue/Event: “The Bible on Borrowing”

Date: Monday, November 22, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Record low interest rates have brought on a flurry of home refinancing and with it, a very big temptation. Refinancing your home provides the opportunity to take cash out of your home while increasing the size of your loan. Rob West takes you through a refresher course on biblical borrowing.

Simply put, it’s only okay to borrow if it makes financial sense to do so. Do not presume on the future. If you’re borrowing for education, you have to choose a major that gives you marketable skills, and you have to finish your studies and graduate. Otherwise you’ll have a lot of trouble paying back those student loans. Avoid debt whenever possible. Pay it off as quickly as possible. Don’t Cosign. Always repay your debts

Issue/Event: “Healing Parent and Adult child Relationships” (2 parts)

Date: Tuesday, November 23, 2021 & Wednesday, November 24, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Dr. John Townsend offers parents guidance and encouragement for resolving a strained relationship with their adult children. (2 part)

Issue/Event: “Early Mortgage Payoff”

Date: Tuesday, November 23, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

If I told you there's a surefire way to put tens of thousands of dollars in your pocket it's completely legal and just about anybody can do it, would you be interested? No, this isn't a get rich quick pitch. It's more like "get rich slowly" with all the money you save by paying off your mortgage early.

There are four steps to paying off your mortgage early: First, you need a spending plan. The next step is to determine just how much of that extra cash you'll apply to your mortgage. Next, whenever you have "extra" money outside of your normal paycheck, put it towards the mortgage. Lastly, cut the fat from your budget. You may think you don't have a dime left over at the end of the month, but you really don't know unless you've cut back everything you can.

Issue/Event: "Redeeming Money"

Date: Friday, November 26, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Pastor and author Paul David Tripp joins Rob West to discuss how our view and handling of money reveals the contents of our hearts. Paul also explains how to break the grip of money and allow God to reorient our hearts.

Pastor Tripp is the author of more than 30 books and videos on Christian living and his latest book is "Redeeming Money: How God Reveals and Reorients Our Hearts."

Issue/Event: "Training Up Teens in a Tech-Driven World with John Fuller"

Date: Saturday, November 27, 2021, 11:32 am & Sunday, November 28, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

We live in an age of instant gratification. This technology-driven culture has made a huge impact on the way we parent our kids.

Episode Highlights: Why is it so important for parents to first model healthy technology use? How do we equip our kids? How is this different than protecting them? Can technology be used in a positive way to help our kids grow closer to Christ? Are there any resources available to parents that offer guidance on this subject? What role does our lifestyle play in our child's faith? What is the impact of showing up for our kids?

Issue/Event: "Dealing with Constant Disrespect"

Date: Saturday, November 27, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

Disrespect is one of the biggest issues plaguing families with children today. Yet many parents struggle to nip this destructive behavior in the bud. Mark Gregston outlines four practical steps for dealing with constant disrespect.

Issue/Event: “Ahmaud Arbery Shooting Convictions, New HHS Mandates, Chinese Oppression”

Date: Saturday, November 27, 2021, 12:32 pm and Tuesday, November 30, 2021, 19:04

Description of Program: “Breakpoint This Week” (25:55)

John and Maria discuss the recent convictions of Travis and Gregory McMichael, and William Bryan, in the shooting death of Ahmaud Arbery. They discuss how this case pairs with the Kyle Rittenhouse case and how worldview guides society to have the strength to withstand challenges to civilization.

Maria then asks John to explain the ongoing use of the Health and Human Services (HHS) to accomplish goals by Presidents in the White House. John explains what is currently happening in HHS, referencing the history of using the department to accomplish progressive and conservative ideals.

To close, John and Maria discuss a situation playing out in China involving Chinese tennis star, Peng Shuai, who recently revealed sexual abuse she experienced by a Chinese Communist Party (CCP) official. Peng Shuai disappeared earlier this month, and the World Tennis Association (WTA) called the CCP to reveal where Shuai was. In response, an outspoken NBA player, Enes Kanter, called on American-based sports organizations to stand with the WTA, going so far as to call for the boycotting of the Winter Olympics.

Issue/Event: “Child Abuse and Foster Adoption”

Date: Saturday, November 27 & December 4, 2021, 5:30 pm and Sunday, November 28 & December 5, 2021, 6:45 am

Description of Program: “Talk Around Town” (12 min)

Focus On the Family's Dr. Ford details the over 450,000 children in foster care, their needs, and how YOU can become involved (even adopt). If just one family in each American Church would respond, they would all have loving 'homes'.

Issue/Event: “A Stress-Free Christmas”

Date: Tuesday, November 30, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The Christmas season should be a joyous time. Unfortunately, anxiety over money often gets in the way. Chad Clark joins Rob West to discuss ways to lower your stress level and keep the joy in Christmas!

7 Ways to trade anxiety for joy this Christmas:

Slow down, Don't procrastinate, Create a plan, Do Your Research, Get creative, Track your performance, and Celebrate!

Issue/Event: “Every Dollar of Profit has a Story to Tell”

Date: Wednesday, December 1, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

The purpose of investing is to earn a profit. The purpose of Man is to glorify God. Today, Jason Myhre joins Rob West to discuss how those two purposes can work in harmony with one another.

THE 3 MAIN QUESTIONS THE BIBLE IS ASKING US ABOUT MONEY

1. How did you earn this money? 2. What are you doing with it? 3. What is it doing to you?

Issue/Event: “Embracing Your Role as a Spouse”

Date: Friday, December 3, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Pastor Kevin Thompson explores three primary roles in marriage – friend, partner, and lover – and explains how spouses can live out those roles optimally by investing in their relationship mentally, emotionally, and physically.

Issue/Event: “IRA, 401k, or the Best of Both”

Date: Saturday, December 4, 2021, 10:04 am

Description of Program: “Moneywise Weekend” (~25:00)

You can’t invest in anything without first making a decision. And some of those decisions are bigger than others! Should you invest using an IRA or 401k? Or is there a way to have the best of both worlds? Mark Biller with Sound Mind Investing joins Rob West today to help you sort out your investing options. Mark is the executive editor at [Sound Mind Investing](#).

Issue/Event: “Then Meaning of Happy”

Date: Saturday, December 4, 2021, 11:00 am and Tuesday, December 7, 2021, 5:00 pm

Description of Program: “Family Life This Week” (~28:00)

What does it take to be happily married? Researcher Shaunti Feldhahn shares encouraging data about what makes the best marriages thrive.

Issue/Event: “America 2.0 with Eric Holmberg”

Date: Saturday, December 4, 2021, 11:32 am & Sunday, December 5, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

Our children are navigating a world today that appears to be very different than the one we grew up in.

Discussing a Different Approach with Eric Holmberg

Eric Holmberg is the founder and director of Reel to Real Ministries. Eric's work covers everything from revival to rap music and from science to sex; helping to bring a biblical worldview to the conversation and ultimately transform lives.

He is working on a new project called "The Divine Reset: America 2.0."

Episode Highlights: What is meant by a divine reset? Is there a culture war? Are we winning or losing? How is culture impacting and influencing our children? What is courage and what role does it play today? How can parents practice and exhibit courage? What happens when we live differently?

Issue/Event: "Bringing Help and Hope to Families Together"

Date: Saturday, December 4, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

If you could ask one question about teenagers, what would it be? Mark Gregston answers commonly asked questions from moms and dads about raising teens.

Issue/Event: "Abortion, Roe v. Wade, and Precedent in *Dobbs v. Jackson* | The Shooting in Oxford, Michigan"

Date: Saturday, December 4, 2021, 12:32 pm and Tuesday, December 7, 2021, 19:04

Description of Program: "Breakpoint This Week" (25:55)

John and Maria revisit the oral arguments for the *Dobbs v. Jackson* from the Supreme Court earlier this week. Maria then reports on the school shooting in Oxford, Michigan, briefly telling a story of a father whose son was killed in the shooting. After he was unable to locate his son, the father apparently told a friend that he knew his son and knew that he was the kind of person who would run towards the shooter. John and Maria then apply this tale to recent discussions of manhood and the importance of fathering in this cultural moment.

Issue/Event: "Mothers and Sons: Being a Godly Influence" (2 parts)

Date: Monday, December 6, 2021 & Tuesday, December 7, 2021, 7:30 am

Description of Program: "Focus on the Family" (28:30)

Rhonda Stoppe explains how a mom with sons can shape them into becoming good and godly men. She offers moms practical guidance for spiritual training, effective communication, supporting the father-son relationship as a wife, and more. (2 part)

Issue/Event: "Hazardous to Your Wealth"

Date: Monday, December 6, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

Sometimes we make conscious mistakes with our money. Other times, they're the result of just not paying attention. Either way, they can be hazardous to your wealth. Today on MoneyWise,

Rob West helps us learn from poor financial decisions of the past: our own, and those of others. Our goal is to avoid making these mistakes in the future.

Issue/Event: “Acts of Generosity during Your Christmas Season”

Date: Tuesday, December 7, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Too often, the stress and strain of the holiday season keep us from feeling the joy of Christmas. Today, Rob West talks about how to get past the stress and find the true Christmas spirit, something he says starts with gratitude. We can show our gratitude by being generous ourselves. That’s the real secret of finding the Christmas spirit ... giving to others.

Issue/Event: “Identifying Triggers in your Marriage” (2 parts)

Date: Wednesday, December 8, 2021 & Thursday, December 9, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Based on their book Marriage Triggers, Amber and Guy Lia discuss common, everyday things – from house cleaning and backseat driving to workaholism and lack of intimacy – which can provoke anger and tension in marriage. Our guests explain how couples can identify those ‘triggers’ and deal with them in a healthy way. (2 part)

Issue/Event: “5 Ways to Overpay for Life Insurance”

Date: Thursday, December 9, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

What does God’s Word require of us when it comes to providing for our families? Well, leaving our families in good shape financially after we’re gone should be on the list, and doing that usually involves life insurance.

1. Buying whole life insurance instead of a simple term policy. Whole or permanent life policies build a cash value that you can tap into for certain things while you’re still alive, but that’s very expensive money. You’ll be far ahead if you buy term insurance instead and invest the cost difference in your retirement account. 2. Not paying attention to costly add-ons or “riders.” 3. Buying insurance when the provider doesn’t require a medical exam. 4. Buying an Annual Renewable Term policy. 5. The last way you can overpay for life insurance is by procrastinating.

Issue/Event: “Stepfamilies and Christmas”

Date: Saturday, December 11, 2021, 11:00 am and Tuesday, December 14, 2021, 5:00 pm

Description of Program: “Family Life This Week” (~28:00)

It's the most wonderful time of the year!" But if you're in a stepfamily, the holidays can get complicated pretty fast. Ron Deal offers some perspective, and gives counsel for how to navigate Christmas in a stepfamily.

Issue/Event: "A Reset of Culture with Eric Holmberg"

Date: Saturday, December 11, 2021, 11:32 am & Sunday, December 12, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

As our world continues to change, the way we must navigate culture (especially as parents) is shifting. Is it time for a divine reset?

Making a Change

Today we engage in Part II of that conversation. If you missed Part I with Eric, you can listen to it online.

Discussing a Changing America with Eric Holmberg

Eric Holmberg is the Founder and President of Reel to Real Ministries.

The American Way & Our Role as Parents

Episode Highlights: How can we impact change in our own communities? Does relocation impact American thought? What does creation tell us about our culture? What does it mean to be woke? How do hierarchies impact our lives? Our culture? How can we prepare our kids to live and find love today?

Issue/Event: "Parenting Teens is all About Relationships, Part 1"

Date: Saturday, December 11, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

Parenting is about a number of important things, like preparing children for the hardships of life. But more than anything else, parenting is about developing relationships. Mark Gregston shares 5 reasons why your relationship with you teens is so important.

Issue/Event: "President Biden's "Build Back Better Plan", Boycotting Beijing"

Date: Saturday, December 11, 2021, 12:32 pm and Tuesday, December 14, 2021, 19:04

Description of Program: "Breakpoint This Week" (25:55)

John and Maria outline the worldview angles behind President Biden's "Build Back Better Plan." Notably, John points to the inherent issue with the Department of Health and Human Services insisting that relief money for childcare only be used specifically for "professional" services. Then, they delve into the current issues with the Olympics and China. John outlines two options before the State Department for how the United States can bring attention to the abuses and seek protection for those afflicted.

Issue/Event: “College Preparation”

Date: Saturday, December 11 & 18, 2021, 5:30 pm and Sunday, December 12 & 19, 2021, 6:45 am

Description of Program: “Talk Around Town” (12 min)

Danny Huerta focuses on the concerns of parents - as they prepare their children for college. Guidelines for protection and stability are listed.

Issue/Event: “Cherishing your Spouse Everyday”

Date: Monday, December 13, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Do you love your spouse, or do you truly cherish them? Gary Thomas encourages couples to make a daily effort to go beyond the ‘duty’ of love, and combat the natural inclination to drift apart by choosing to see the best in their spouse.

Issue/Event: “What to Do When You are Not Okay” (2 parts)

Date: Tuesday, December 14, 2021 & Wednesday, December 15, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Debra Fileta helps you better understand your emotions, assess your mental, physical, and spiritual health, and intentionally pursue a path to wellbeing. (2 part)

Issue/Event: “Putting Kids on the Deed”

Date: Wednesday, December 15, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

We all want to leave an inheritance to our kids, but tax laws sometimes make that complicated, especially if a home is involved.

When people ask about putting their children on a home deed, most often it’s to pass a home along to their children within going through the probate process. But that solution may have unintended consequences. Putting the child’s name on the deed may solve the probate problem, but it creates new tax problems. It’s actually better for the parent to own the property outright upon death.

Issue/Event: “Navigating a Toxic Culture with your Daughter” (2 parts)

Date: Thursday, December 16, 2021 & Friday, December 17, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Dr. Meg Meeker explains how parents can shape their daughter's character and faith so that she can successfully navigate our culture's most difficult challenges, which include the toxic elements associated with social media, feminism, sexual identity, and more. (2 part)

Issue/Event: "Understanding the Impact of Investments"

Date: Thursday, December 16, 2021, 12:05 pm

Description of Program: "Moneywise Daily" (~25:00)

"Impact" is a word on the minds of many Christians today when it comes to their investments. We want to know that our portfolios do more than generate a financial return. We want them to make a real difference in the world. Mark Regier joins Rob West to discuss how your investments can make a real difference in the world. Mark Regier is Vice President for Stewardship Investing for Praxis Mutual Funds, an underwriter of MoneyWise. Praxis is a leading, faith-based family of mutual funds that seeks to deliver real world impact in all their funds.

Issue/Event: "Plugged In to Cultural Norms with Adam Holz"

Date: Saturday, December 18, 2021, 11:32 am & Sunday, December 19, 2021, 3:02 pm

Description of Program: "License to Parent Weekend" (~25:00)

When America was largely a Christian country or at least acted like one, a few things were different. There are things that we shouldn't ignore that used to exist in our culture before today.

Today on License to Parent we look deeper into the entertainment side of our culture. How much has this shift had to do with the entertainment we have today? Could changing our entertainment habits at home allow us to better raise kids who are empowered to influence culture?

Discussing Entertainment in Culture with Adam Holz

Entertainment Tips for Christian Families

Episode Highlights: What is Plugged In? How is it beneficial to families? How does Plugged In review & offer insight to parents? How do we know what to embrace in our culture? Is it ok to have cable/dish/streaming services as a Christian family? How has entertainment changed over the years? How has streaming impacted this? How does entertainment take creative liberties to continue to push the envelope?

Issue/Event: "Parenting Teens is all About Relationships, Part 2"

Date: Saturday, December 18, 2021, 12:05 pm

Description of Program: "Parenting Today's Teens Weekend" (~25:00)

From marriage to work everyday friendships, relationships take deliberate effort and constant maintenance. And the relationship with you teen is no exception. Mark Gregston suggests

practical ways that parents can build the relationship with their teen... regardless of what it looks like today.

Issue/Event: “Natural Disasters and the Value of Life, Rising Crime, and Deaths from Despair”

Date: Saturday, December 18, 2021, 12:32 pm and Tuesday, December 21, 2021, 19:04

Description of Program: “Breakpoint This Week” (25:55)

John and Maria discuss the destruction from a series of tornados that swept the Midwest and South this week. They explore the worldview significance of the devastation in light of our culture’s lack of any understanding of an inherent value and dignity of life.

To close, Maria asks John about the way society is experiencing a rise in acts of desperation, through crime and violence, and the avoidance of the deaths from despair.

Issue/Event: “Understanding the Root of your Child’s Misbehavior” (2 parts)

Date: Monday, December 20, 2021 & Tuesday, December 21, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Dr. Kevin Leman offers advice to help parents transform their child’s behavior. He discusses the benefits of allowing your kids to learn from real-life consequences and describes the importance of understanding your child’s temperament based on his birth order. Featuring Jean Daly. (2 part)

Issue/Event: “Your Top Ten Financial Moves for 2022”

Date: Tuesday, December 21, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

With the New Year just days away, now is a great time to plan for the year ahead. Today Joseph Slife with Sound Mind Investing joins Rob West with 10 financial moves to make in 2022. “Your 10 Most Important Financial Moves for 2022” is the title of the cover article in the current issue of Sound Mind Investing. It offers a list of about 75 possibilities and encourages readers to pick “Top 10” for the year ahead.

Issue/Event: “How a Former Abortion Doctor Became Pro-Life”

Date: Wednesday, December 22, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Dr. Patti Giebink shares her inspirational story of how God changed her heart so that she stopped performing abortions and instead became a staunch advocate for the pro-life movement.

Issue/Event: “3 Social Security Mistakes”

Date: Wednesday, December 22, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

It’s a question we’re asked a lot, “When should I start taking my Social Security benefits? At 62 or should I wait until full retirement age or longer?”

Social Security mistake #1: claiming benefits early. Your benefit will be permanently reduced by 8% for each year you take them before your full retirement age.

Social Security mistake #2: not drawing a spousal benefit. This one only applies to folks who were born on or before January 1, 1954.

Social Security mistake #3: not drawing benefits after a divorce. Whether you divorced recently or quite a while ago, you may think you’re not eligible for a Social Security benefit from your ex-spouse.

Issue/Event: “The Miracles of Shepherd’s Hill with Trace Embry”

Date: Sunday, December 26, 2021, 3:02 pm

Description of Program: “License to Parent Weekend” (~25:00)

Today on License to Parent we want to tell you about some more miracles. In fact, these are miracles that have happened during the past year! [The Miracles of Shepherd’s Hill](#).

We hope that by sharing these stories you may be blessed and may also gain a better understanding of what we do here and why we do what we do on License to Parent. You’ll also get a glimpse into what God is doing day in and day out at our year-long residential therapeutic program for teens in crisis; Shepherd’s Hill Academy.

Episode Highlights: Listen in the real-life examples of a miracle student whose life was transformed at Shepherd’s Hill Academy. How has the future been shaped and lives transformed by a small program in Martin, GA? What are the prayers of Shepherd’s Hill? What is the goal of License to Parent? How does the work of SHA impact the entire family? How can I get a copy of [The Miracles of Shepherd’s Hill](#)?

Issue/Event: “Words of Kindness, Source of Healing”

Date: Monday, December 27, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Florence Littauer describes how words of encouragement can be one of the most wonderful gifts you could ever give. Through several moving stories, she illustrates how words can literally change somebody’s life for better or for worse.

Issue/Event: “Loving Your Spouse Through the Seasons of Marriage” (2 parts)

Date: Tuesday, December 28, 2021 & Wednesday, December 29, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Debra Fileta will help couples better understand the four seasons of healthy relationships, what to expect during each one, and how to carefully navigate them for a stronger marriage.

Issue/Event: “5 Ways to Lose Money”

Date: Tuesday, December 28, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

We all make mistakes, and learning from them is a valuable skill. But learning from *other* people’s mistakes is priceless. That’s especially true with mistakes involving money. The world is full of ways you can lose it, if you’re not careful. We’ll go over several of those mistakes so you don’t have to make them yourself.

Our first way to lose money is a great example of biblical wisdom running smack dab into a financial decision: cosigning for someone else on a loan. Our next way to lose money is something we’re likely to hear more about in the coming days as interest rates rise: taking out an Adjustable-Rate Mortgage or ARM. Here’s another way to lose money: taking on consumer debt. Borrowing for a home, business or education may make economic sense. Making risky investment decisions. Time for one more way to lose money and it’s a big one that you may not have thought of: losing your job. Your job is a blessing from God, just like everything else He provides. It’s important to be grateful for it and never take it for granted

Issue/Event: “Miracle with Haiti Missionaries, and Transphobic Technology”

Date: Tuesday, December 28, 2021, 19:04

Description of Program: “Breakpoint This Week” (25:55)

Maria shares the recent story of the escape by a number of missionaries in Haiti from their captors. She tells how this is a miracle, recounting a few details surrounding the escape. John responds to a question from Maria about understanding calling in the wake of this event, as Maria is challenged by the missionaries’ resolve and passion to engage in dangerous situations. To close, John and Maria revisit a number of troubling things coming out of China. They wrap up their conversation discussing some new technology that assigns gender to individuals in pictures using facial recognition software. The software is said to be transphobic because it fails to assign the correct gender two-thirds of the time. John and Maria discuss the worldview significance of this and other realities surrounding this new technology.

Issue/Event: “Time For a Career Change”

Date: Wednesday, December 29, 2021, 12:05 pm

Description of Program: “Moneywise Daily” (~25:00)

Are you thinking about a career change? If so, your timing is perfect. There may never be a better climate for trying something new. The United States has seen record job openings in recent months. We’ll talk about that and the opportunities that presents today on MoneyWise.

Issue/Event: “Reconciling Faith and Science in a Medical Crisis”

Date: Thursday, December 30, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

Dr. Lee Warren is a neurosurgeon who’s faced many difficult challenges including serving in the Iraq War, removing deadly brain tumors, and experiencing the loss of a son. On this insightful broadcast, he shares lessons he’s learned as he’s sought answers to life’s toughest questions while holding on to his faith in God.

Issue/Event: “Effective Habits to Embrace in Parenting”

Date: Friday, December 31, 2021, 7:30 am

Description of Program: “Focus on the Family” (28:30)

In a discussion based on his book Simple Habits for Effective Parenting, Dr. Randy Schroeder offers moms and dads practical guidance for leading their children in a loving, confident manner by building on the foundational family principles of relationship, routines, responsibilities, and rules.