

# QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

## First Quarter 2022: January - March

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

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Program	Date	Time	Issue(s)	Summary	Length
<b>Weekend Connection</b>	1/1/2022	3:02 PM	Health Issues Family Depression	Cyndy Feasel talks about the effects of football injuries on athletes. Learn about sports, head trauma and CTE this week. Part 2.	15:00
<b>Unshackled!</b>	1/2/2022	10:00 PM	Pornography	As a teenager, Caleb's life turned upside down when he was caught with pornography at school. His parents struggled to know how to help him get on a path towards healing and a healthy vision of love. Would the pornography be a symptom of a deeper problem?	28:00
<b>My Money Life</b>	1/3/2022	5:02 PM	Cost of Living	No matter how wild your income may fluctuate, the goal is to never spend 100% of what you earn each month. Unfortunately, many Americans spend more than what they make. Easy credit and the assumption that "well the sun will come out tomorrow" lulls many into debt. When expenses mount, they borrow more expecting things to just work out. That mentality can lead to a financial crisis. If this kind of thinking sounds all too familiar then do what Bob recommends. Implement his Never 100 Rule by simply tracking where your money goes.	2:00
<b>My Money Life</b>	1/4/2022	5:02 PM	Finances	Here are 7 tips from LifeHack.org with my commentary on how to make good financial resolutions.  Pick one thing. Don't try to change too many things at once. If it's realistic and attainable you'll be successful. For example, resolve to save \$1,000. Before trying to get out of debt or save for any other purchases, put that \$1,000 away in an Emergency Savings Account.  Next, plan ahead. Do your research and visit Crown.org for plenty of financial advice and resources.  Then anticipate problems. Think through your temptations, possible disruptions in income, or potential expenses. Write these problems down and seek wise solutions ahead of time.  Next, pick a start date. Habits take about 3 weeks to form. So, resolve to start sooner than later.  Then go for it. Seek accountability and place reminders on your mirrors, computer, phone and in your car.  Accept failure. Give yourself grace. Take note of what triggered a bad decision so you can avoid it in the future. Then take heart and get back on track.  Finally, plan rewards. Plan simple rewards throughout the year to keep you motivated and excited about your financial progress. Then thank those who keep you accountable. "Commit your work to the Lord and your plans will be established." (Proverbs 16:3) It's your season! Now go for it!	2:00
<b>Parent Minute</b>	1/4/2022	1:02 PM	Parenting	A lot of parents think that getting a family pet is going to help kids learn responsibility and love for animals. While that may be true in most cases, kids won't learn anything if you don't have a plan. So, if you want to teach these important life lessons, let me make some suggestions. First, talk about all the responsibilities that come with having a pet. Dogs have to be fed and walked, poop has to be cleaned up, and they need to be groomed regularly. Talk about these responsibilities. And if they're all in, go get your pet. And when your pet is home, assign weekly or monthly responsibilities. Accountability is key to success.	1:00
<b>SRN News</b>	1/5/2022	Top of Hour Newscast	Employment	Airlines are continuing to cancel flights due to staff shortages.	0:30
<b>SRN News</b>	1/6/2022	Top of Hour Newscast	Employment	Unemployment cases went up from last month but still remain historically low.	0:30
<b>My Money Life</b>	1/6/2022	5:02 PM	Finances	A few online safety tips will protect you from fraud and scams. Only shop legitimate sites and don't make purchases on social platforms. Always search reviews for companies first and use credit cards for secured transactions. Don't use cash apps or wire transfers. If you get links or attachments from unknown sources, never, ever click on them. Avoid deals that are too good to be true. Products with 5-star and possibly bogus customer reviews are questionable. If detailed personal information is requested, or pages have typos and grammatical errors, you've probably stumbled onto a fraudulent website. If the website address looks odd, doesn't have the padlock symbol for security, and provides no contact details, skip the purchase.	2:00
<b>Parent Minute</b>	1/6/2022	1:02 PM	Parenting	How many of us have been there? Your kids are driving you crazy. They're arguing, smacking each other, and not listening. You've got to go to the store, and rather than controlling themselves, they ratchet up the bad behavior. You come unglued, you say things you regret, and now your kiddos think you're an awful parent—and they even tell you as much. There are a few ways you can handle this. You can get defensive and blame your kids for your bad behavior. You can ignore it and act like it didn't happen, risking looking like Dr. Jekyll and Mr. Hyde. Or, you can apologize.	1:00
<b>Building Blocks for the Family</b>	1/7/2022	1:30 PM	Family	Speaker Bob Kraning discusses keys to family unity.	28:00

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<b>Parent Minute</b>	1/7/2022	1:02 PM	Parenting	When our kids are irresponsible, make them responsible for it. It will make them look at the real repair costs first hand.	1:00
<b>My Money Life</b>	1/7/2022	5:02 PM	Crime/Law & Order	A shop-lifting epidemic is plaguing some of our major cities. Much of it is committed by organized gangs of looters. A trade association estimates retail theft at \$45 billion in annual losses. Divide that by 365 and it averages to more than \$100 million stolen daily. The disruptions caused by the pandemic and the ability to resell stolen items online has fueled crime. The primary areas include LA, San Francisco/Oakland, Chicago, New York and Miami. LA is also seeing a major rise in "follow-home-robberies" in which the most vulnerable are targeted. The heart is deceitful above all things. Looters think they can steal from fellow humans and not suffer the consequences.	2:00
<b>Weekend Connection</b>	1/8/2022	3:02 PM	Family Family Finances  Finances	Believers Stewardship Services is a ministry designed to glorify God by assisting Christians to accomplish their financial and estate planning goals in fulfilling biblical stewardship. BSS helps to increase awareness of the opportunities that exist to provide for one's heirs while making meaningful gifts to Christian ministries while minimizing fees and taxes. BSS can give advice in providing a source of dependable long-term income for believers through gift annuities and charitable remainder trusts.	15:00
<b>Unshackled!</b>	1/9/2022	10:00 PM	Human Rights	When Hans Nikoley came to the U.S. from Germany after World War II, he looked forward to freedom. But he went into bondage for a dozen years.	28:00
<b>Parent Minute</b>	1/10/2022	1:02 PM	Parenting	Parents need to help their children face their fears. First, explain to them the good things about thunderstorms. The rain waters the plants, fills the lakes and streams, and gives us water to drink. Lightning produces nitrogen in the air that helps the plants grow, too.	1:00
<b>My Money Life</b>	1/10/2022	5:02 PM	Technology	Computers have become a necessity for us, but let's face it, a decent laptop can be expensive. You can extend its life and save the cost of a new one with a few simple tips. Treat it gently. Avoid leaving it in sunlight or in a hot car. A desktop or smooth surface will provide necessary air flow to prevent overheating. Avoid setting it on the bed or carpet. Keep it clean. Cigarette smoke, pet fur, and dust are problems. Keep beverages away and don't eat while you type. Should crumbs get into the keyboard, just turn it off. Turn it upside down and tap gently to dislodge them. Occasionally dust the keyboard with a special brush, canned air or small compressed air blower. Wipe the keys with a microfiber cloth that's barely dampened with a few drops of alcohol. Plastic dental cleaners with tiny bristles can remove sticky debris.	2:00
<b>My Money Life</b>	1/11/2022	5:02 PM	Finances	Budget. The word makes some people break out in hives. Others run away screaming with their hands over their ears! They just don't understand the benefits. A budget is a tool that empowers you to know exactly where your money is going. It helps you reach your financial goals. When a budget's used properly, your money works for you, not the other way around. Instead of limiting your spending, it gives you the freedom to spend the right way. Most people think budgeting is a way to have money to spend on themselves.	2:00
<b>Parent Minute</b>	1/12/2022	1:02 PM	Parenting	The best thing you can do is unconditionally love the kids in your life. Your efforts may be ignored. They may be unwelcome. But you do it.	1:00
<b>My Money Life</b>	1/12/2022	5:02 PM	Finances	The interest you pay on borrowed money may be the biggest expense in your budget and the biggest source of your financial stress, but it doesn't have to be this way. To escape the constant pressure of financial stress, get out of debt using the "Debt Snowball" method. Here's how it works. First, make a list of all the consumer debts you owe. Include student loans, credit cards, auto loans, store accounts, and any personal loans from family or friends; everything except your mortgage. List them from smallest to largest. Focus on your smallest debt first, and when it's paid off, apply the freed-up payments to the next larger debt, and so on until all your debts are paid.	2:00
<b>SRN News</b>	1/13/2022	Top of Hour Newscast	Cost of Living	Inflation is still an ongoing issue in our lives, with the number up seven percent over this time last year.	0:30
<b>Parent Minute</b>	1/13/2022	1:02 PM	Special Needs Children	Having a special needs child who doesn't look like a special needs child can be kind of difficult. Some people are cruel. Out of ignorance, they say things that hurt you AND your child. The reality is autism, sensory issues, Asperger's syndrome, OCD, and other complex issues don't manifest themselves in making our kids look differently.	1:00
<b>My Money Life</b>	1/13/2022	5:02 PM	Finances	More than half of Americans admit that financial worries keep them up at night. Top concerns include everyday expenses, saving enough money for retirement, health care or insurance bills, and the ability to pay off credit card debt.	2:00
<b>Unshackled!</b>	1/16/2022	10:00 PM	Military	A young man defeats the odds to fly Air Force fighter jets. But despite flying miles high in the sky, he feels his life still comes up short. See how he reaches new heights as we bring you the classic true story of Clair McCombs	28:00
<b>My Money Life</b>	1/17/2022	5:02 PM	Finances	Last month, a report revealed that Americans have saved an excess of \$1.6 trillion during the pandemic. Driven by fears of an economic crisis, it started when three rounds of stimulus checks were issued by the government. People are saving far more than the usual three to six months that financial advisors typically recommend. In addition, people are also more conscious of their spending. Rising incomes and a healthy labor market have resulted in the highest personal savings rate since World War II.	2:00

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<b>My Money Life</b>	1/18/2022	5:02 PM	Technology	Apple scams typically direct you to click on a link or call a number for some important-sounding reason. Protect yourself by recognizing some of these common scams: First, the Apple ID order receipt is an email, appearing to be from Apple, that states your ID has been used to make a purchase. "Proof" may be attached to lure you to confirm or submit payment via your ID and password. Second, the Apple ID locked scam is an email notification that warns of suspicious activity or an ID expiration notice. Do not respond. If legitimately locked, call Apple. IDs do NOT expire. Third, the Apple support scam happens when you get a phone call to inform you that your Apple ID has been compromised. Refuse to talk to them! Apple won't call you unless you first make a request. Last, the iPhone locked scam is a messy one. At this point, you have fallen prey to a scam, and hackers have remotely locked it. A pop-up message requires a ransom to unlock.	2:00
<b>My Money Life</b>	1/18/2022	5:02 PM	Parenting	Greg Yoder discusses parenting strategy to help their children reach full potential.	2:00
<b>My Money Life</b>	1/19/2022	5:02 PM	Employment	Workers quit their jobs last year for numerous reasons. Covid arrived after a long stock market expansion. 4% left their jobs because of money made in crypto investments. When housing prices soared, people refinanced at lower rates. This provided cash or lower payments. With lockdowns, spending decreased, savings increased, and debt was paid down. This created financial margin for many workers to quit before finding another job. Some took early retirement. Mothers who quit relied on working spouses, collected unemployment, or freelanced. Now, people are reluctant to return to work. Millions are "caring for relatives, reassessing their careers or shifting their work-life priorities." They feel more needed at home than at work.	2:00
<b>My Money Life</b>	1/20/2022	5:02 PM	Immigration	Immigrants face different financial pressures than many in our population.	2:00
<b>Parent Minute</b>	1/21/2022	1:02 PM	Youth	Our culture has sexualized just about every facet of life, so dating at such a young age can be dangerous.	1:00
<b>Weekend Connection</b>	1/22/2022	3:02 PM	Human Rights Discrimination of Minorities	Brother Nettleton is the Media Director for Voice of the Martyrs. He discussed the plight of 200 million Christians around the world who live under the threat of persecution and how we can be of help to them.	15:00
<b>Unshackled!</b>	1/23/2022	10:00 PM	Homosexuality	Looking to offset feelings of pain and powerlessness, Laura Perry turns to the wrong crowd and finds partying, satanic spirits, and feeding a newly fostered masculine ego. But these things still fail to fill the void. So, her journey would get even darker and more dangerous.	28:00
<b>My Money Life</b>	1/24/2022	5:02 PM	Finances	The Federal Reserve Bank of New York reported that consumer debt reached a record high during the 3rd quarter of 2021. Mortgages and auto loans contributed with their significantly higher prices. Now there are two main methods of paying off debt – the 'debt snowball' and the 'debt avalanche'. Both are similar and reliable ways to get you out of debt faster so you pay less interest.	2:00
<b>My Money Life</b>	1/26/2022	5:02 PM	Housing	Bankrate.com says homeowners pulled \$70 billion in equity from their homes in cash-out refinances in the third quarter 2021. It was the highest rate in over 14 years. Higher home values reflected lower loan-to-value ratios. It's led to the lowest total market leverage ever recorded – the average borrower's mortgage debt is just 45%. Want to jump on the wagon? A cash-out refi makes sense if you need to cover home improvements or repairs. Research what brings lasting value, like updating your kitchen or bathrooms. Using your mortgage to get a new HVAC or roof may be the cheapest money you'll find. On the other hand, don't refi for cash to go on vacation, buy consumer goods, or pay your bills. Instead, find ways to increase your income or decrease expenses. You could also do a simple refi to get a lower payment and pay down debt.	2:00
<b>My Money Life</b>	1/27/2022	5:02 PM	Economy	Today, nuCamp is the world's largest manufacturer of teardrop trailers. They have four core values beginning with 'Care Genuinely'. Joe says that when you really care, you listen and do whatever it takes to help each other out. It leads to their other values: 'Service Over Self', 'Always Do the Right Thing' and 'Work Hard'.	2:00
<b>My Money Life</b>	1/28/2022	5:02 PM	Finances	In his book, "The Road Less Traveled", author M. Scott Peck describes delayed gratification as, "...a process of scheduling the pain and pleasure of life in such a way as to enhance the pleasure, ...experiencing the pain first and getting it over with." How right he was! Sadly, though, too few people realize that saying 'No' to some of our wants and desires now really does pay off! Today, Crown's founder, the late Larry Burkett, talks about the source of that mindset, and how it actually leads to financial bondage.	2:00
<b>Weekend Connection</b>	1/29/2022	3:02 PM	Life Issues Women's Issues Abortion	Sandy Day of Caleb Ministries talks about the needs of women and men who've gone through the loss of a child through tragedies such as stillbirth, early infant death or abortion.	15:00
<b>My Money Life</b>	2/1/2022	5:02 PM	Cost of Living	The number one expense leading to unmanageable debt is buying too much house. The monthly payment alone should be no more than 25% of your net spendable income – that's what's left after tithes and taxes. Adding in property taxes, insurance, utilities, and maintenance drives the percentage up to around 38%. More than that and you're asking for trouble. The second trap is buying a new car. People budget monthly payments but forget about maintenance and repairs, insurance, and parking fees. Most people owe more on their one-year-old car than its actual value.	2:00

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<b>Parent Minute</b>	2/1/2022	1:02 PM	Family	Sibling rivalry can be debilitating for kids. They're constantly reminded by their perceived failure at every report card or sporting event. Frankly, it can be difficult for parents, too. What do I mean? I know a family who has three boys. The first two were top of their class scholastically. But their youngest wasn't—but excelled on the basketball court and the baseball field. Mom and Dad were beside themselves why Junior didn't ace every class. Parents, we should never compare our kids. Each one isn't only unique in appearance and attitude, but in intellect and drive. The way we handle these uniquenesses can be the difference in either encouraging our kids or crushing them.	1:00
<b>My Money Life</b>	2/2/2022	5:02 PM	Youth	Kiplinger.com gives 5 financial tips for newlyweds. Don't increase your lifestyle. Live on one salary, save the other. Max out retirement savings. Get some insurance. Enjoy life together.	2:00
<b>My Money Life</b>	2/3/2022	5:02 PM	Parenting	Greg Yoder on disciplining your kids: "Sometimes stern conversation or other disciplinary action was required. Whatever you do, do it in private and do it in love".	2:00
<b>Building Blocks for the Family</b>	2/4/2022	1:30 PM	Parenting	Speaker Ted Cole speaks of the importance of the role of father in the home.	28:00
<b>Weekend Connection</b>	2/5/2022	3:02 PM	Healthcare Health Issues	February is heart health awareness month and the program discusses stroke awareness and prevention tips, the importance of proper diet and exercise and what groups are more susceptible to having a stroke. The American Heart Association provides wide-ranging information at its website that will help young and old alike understand what a stroke is and does to the body, how to prevent a stroke and how to educate yourself to living a healthy lifestyle.	15:00
<b>Unshackled!</b>	2/6/2022	10:00 PM	Homosexuality	In effort to cast aside the brokenness of biology and her powerlessness, Laura gave it all to transition to a man. Within the LGBT community, she was surprised to find such disappointment. How it was always the next phase that would bring fulfillment, only to realize she still didn't fit in with a group of men. But that all changed when she saw a light she couldn't look away from.	28:00
<b>My Money Life</b>	2/7/2022	5:02 PM	Cost of Living	Valentines Day: Maybe the most loving thing you can do this year is to stay on budget! You can do that with a little planning and prayer. Above all, don't feel pressured by others to spend a lot in the name of a Hallmark holiday. Stay on track with your financial goals! Do you want to buy a gift? How much cash do you have? How much do you need? Please avoid going into debt and the pressure to buy what advertisers are promoting	2:00
<b>My Money Life</b>	2/8/2022	5:02 PM	Employment	Last month, Glassdoor reported that America's best job is a Java Software Developer. It pays from \$69,000 to \$125,000 a year, but can have a base salary of more than \$93,000. There are currently 10,000 active job openings. They're heavily recruited by startup companies needing web applications to increase sales and marketing. Plus, they can work remotely. Now most have a computer science degree and certification in IT. They get experience in database management and computer architecture while gaining expertise in Java programming.	2:00
<b>My Money Life</b>	2/9/2022	5:02 PM	Finances	Don't allow any income to be used without first dividing it into these important categories. When they're young, I recommend they give 10%, save 70%, and keep 20% in a spending envelope.	2:00
<b>Parent Minute</b>	2/9/2022	1:02 PM	Youth	Your son or daughter wants to work? Really? Let them! Work is a good thing. It teaches our kids responsibility. It teaches them to be on time, do quality work, and manage their time and money. But, working can also be a distraction, can't it? When they start making money, it can become an idol. It can take them away from church. Most states have restrictions for student workers, but, even still, set rules. Determine what grades they have to maintain in order to keep working. Help them save, spend, and tithe their money.	1:00
<b>Parent Minute</b>	2/10/2022	1:02 PM	Immigration Cultural Development	The United States is a nation of immigrants. Think about it, except for First Nation peoples, we're all descendants of immigrants. Some of those immigrants come with a racial stigma. Russians supposedly interfered with our elections. Latin American immigrants are treated as criminals. Middle Eastern immigrants are many times labeled terrorists. Kids are listening. Parents, if we're speaking badly about these people groups, we're teaching our kids bigotry.	1:00
<b>SRN News</b>	2/11/2022	Top of Hour Newscast	Cost of Living	Inflation has become more and more of an issue as time goes on. It has risen 7.5 percent over the past year	0:30
<b>My Money Life</b>	2/11/2022	5:02 PM	Gambling	Last month, two people split a \$630 million Powerball jackpot. According to MarketWatch, his wins only served to feed his addiction. He played any and all kinds of games, but they cost him his home and business. That's when he sought help. Experts say that state lotteries have ballooned in popularity. In 2020, sales reached nearly \$90 billion. News coverage of big jackpots feeds this frenzy. Unfortunately, people don't realize that the odds of earning the top prize are 1 in 292 million. There's a better chance of being struck by lightning or being killed by a bee sting! Even with the remote possibility of winning millions, people will play and become addicted. Some 2 million American adults have a severe gambling problem.	2:00
<b>Parent Minute</b>	2/11/2022	1:02 PM	Family	It's not easy watching our kids fight. While my older kids were growing up, the three of them couldn't get along as a trio. It was always two against one. I've noticed that when there's a huge age gap, kids often view the other as being annoying or irritating. Conflict is pretty normal. If there's hitting going on or other violence, you need to nip that in the bud quickly. Time-out or other discipline can help curb that. The reality is most kids love their siblings, but jealousy can create these tensions.	1:00

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<b>Parent Minute</b>	2/15/2022	1:02 PM	Family	If you're a messy, let me encourage you to overcome it. What kind of message are you sending to your kids? Now, I'm not suggesting a perfectly kept house—that's just not practical when you've got kids. But having a schedule and assigning chores can help relieve some of that pressure.	1:00
<b>My Money Life</b>	2/15/2022	5:02 PM	Recreation	Vacations help us relax and renew our minds. With some planning, they don't have to break our budget. NerdWallet studied hotel rates and found some of the best deals are found just two weeks prior to arrival. You can save nearly 13% on an average room rate in North America. If you prefer high-end hotels, you can save almost 22% booking 15 days in advance. Many hotels have generous cancellation policies, but often they're only honored when reservations are made directly through the hotel. If booked through a travel agent or third-party, you may not be able to get a full refund. If traveling to a location with few hotel rooms, it pays to book early to guarantee you have a place to stay. Cities with lots of hotels are usually where you'll get the best deals at the last minute. Decide how flexible you can be.	2:00
<b>Parent Minute</b>	2/16/2022	1:02 PM	Technology	For me, my goal is to teach my kids to be responsible, not entitled. We live in an entitlement world. Many kids ask for new technological gizmos, and they get them. College graduates don't want to work their way to the top—they WANT the top. Parents, encourage your kids to save money and buy it on their own.	1:00
<b>My Money Life</b>	2/16/2022	5:02 PM	Consumer Protection	Your important paperwork is filed or kept in a safe. Make digital and printed copies prior to an emergency. Personal documents will be one of the most important things you'll carry with you if told to evacuate. You can protect originals by storing them in a waterproof case or a zip-lock bag. Here are some things to take if evacuating: your driver's license, Social Security card, passports, birth and marriage certificates, proof of insurance, financial information, the deed to your house, and necessary prescriptions.	2:00
<b>Parent Minute</b>	2/17/2022	1:02 PM	Civil Liberties	We live in a time where many people believe guns kill people. Unfortunately, evil people DO use guns to kill people—but they use other things, too. I'm not going to get into a gun debate with you, but I got a message from a mom who was asking how to answer criticism about her kids who hunt. Here are a few reasons why kids should hunt.1 First, it teaches gun safety, responsibility, conservation, and how to provide food for a family. It also teaches "discipline, patience, endurance, learning to live with disappointment and failure"—life, basically. It also keeps family tradition alive and gets your kids out of the house and into the woods or a field to see God's creation first-hand.	1:00
<b>My Money Life</b>	2/17/2022	5:02 PM	Consumer Protection	Be cautious of COVID-19 survey scams. Don't give personal, medical, or financial information to anyone claiming to offer money or gifts in exchange for completing a survey. Refuse to give personal information to anyone – even if they claim to be with the Department of Health and Human Services. Don't share your vaccine card on social media. It can be used to steal your identity. Know that Medicare will not call beneficiaries to offer COVID related products, services, or a benefit review. Be suspicious of unexpected calls, texts or visitors offering tests or supplies. Don't open hyperlinks from any unknown individuals. If you suspect fraud, take action.	2:00
<b>Weekend Connection</b>	2/19/2022	3:02 PM	Crime/Law & Order Media	Dr. Ray Surette is a professor of Criminal Justice at the University of Central Florida. Dr. Surette is an expert on the connection between crime and the Social Media. He shares about the mindset of offenders who perpetrate crime on Social Media and the attitude of those who share their posts several times over.	15:00
<b>Unshackled!</b>	2/20/2022	10:00 PM	Moral Issues	When it came to sex, Jessica decided to do her own thing, apart from God's will. When hookup culture left her feeling used, disappointed and longing for more meaning, she began to explore what a Godly vision for intimacy might be.	28:00
<b>My Money Life</b>	2/21/2022	5:02 PM	Finances	If you're carrying balances on high-interest cards, a balance transfer credit card could solve some problems. This is a type of debt consolidation that allows you to move unpaid balances from one card to another. The average balance transfer credit card has a 0% APR for 12 months or more, with a 3% balance transfer fee and no annual fee. Now the purpose of obtaining one is to save money and time by reducing the overall cost of your debt so you can pay it off faster. During your new card's initial low- or zero-rate period, the transferred balances accrue for little or no interest – and that allows you to focus on paying off the debt.	2:00
<b>Building Blocks for the Family</b>	2/21/2022	1:30 PM	Marriage	Speaker Jack Hudson talks about women who enter widowhood.	28:00
<b>Parent Minute</b>	2/22/2022	1:02 PM	Parenting	Your youngest is off to school or on their own. You're just beside yourself. It's a lot harder than you thought. The quiet halls of your home are haunting. You miss the hustle and bustle of teenage life, including the drama that goes with it. It's normal to feel this way. For a lot of parents, we think about how time flew by, the mistakes we made, the time we wasted, or the hurtful words we said. Others of us are just sad because we miss them so much.	1:00
<b>Parent Minute</b>	2/23/2022	1:02 PM	Parenting	There are a lot of parents who have a hard time saying yes, but there are a few parents who can't say no. Neither extremes are good. The first makes life miserable for kids. Think about it. If your mom and dad never let you do anything, what fun would you have in life? But, if you're a parent who can't say no? Scripture is pretty clear. Proverbs says if you withhold discipline—and saying no is discipline—you're actually hating your child.	1:00

# QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

## First Quarter 2022: January - March

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
<b>My Money Life</b>	2/24/2022	5:02 PM	Taxes	The average tax refund last year was \$2,800. If you're expecting a tax refund this year, review your W-4 and consider adjusting your withholdings. If you earn an income, you probably pay taxes. A W-4 form determines the amount based on allowances you claim. Withholding too much from paychecks causes tax refunds. If you don't withhold enough, you'll owe taxes and possibly a penalty. So update your W-4 regularly and anytime you have a major life change. Some create more taxes, but others grant credit and deductions that lower your taxes. Adjust the withholding from your paycheck or, if you're self-employed, your quarterly estimated payments to get as close to a zero-tax refund as possible.	2:00
<b>Weekend Connection</b>	2/26/2022	3:02 PM	Race Relations Civil Liberties Discrimination of Minorities	Historian David Barton talks about Thomas Jefferson and his views of slavery and about forgotten American history	15:00
<b>My Money Life</b>	2/28/2022	5:02 PM	Taxes	Homeowners have to pay property taxes. It's the largest source of state and local government tax revenue. They vary widely by location. New Jersey and Illinois carry the highest property tax rates in the nation. My property tax bill has been the same for eight straight years. However, I'm bracing myself for an increase this year. According to Zillow, home values rose over 13% in May of '21 compared to the previous year. If your home increased in value, expect to pay higher property taxes. Your bill is calculated by taking the home's value multiplied by the local tax rate. Estimate yours and begin saving to avoid hardship when the bill comes due.	2:00
<b>My Money Life</b>	3/1/2022	5:02 PM	Taxes	Last month, the Treasury Department officials said that the IRS has so many challenges this year that tax refunds could be delayed. They've had budget cuts and a greater workload due to stimulus checks from the last two years. Their staff has decreased 25% and they ended the year 2021 with more than 25 million tax returns left to process. However, there are steps you can take to avoid delays in receiving your refund. File electronically: it's faster, more accurate and secure. Choose direct deposit and, if there are no issues with your return, you should receive your refund within 21 days. If you're going to seek the help of a CPA or professional tax preparer, make an appointment now.	2:00
<b>My Money Life</b>	3/2/2022	5:02 PM	Consumer Protection	A Timex will accurately tell you the same time of day as a Rolex. Don't believe the lie that only the "best" will do. Satisfaction isn't found in a name. Breaking free from the cycle of comparison can save you a lot of money and take a tremendous stress off your shoulders.	2:00
<b>My Money Life</b>	3/3/2022	5:02 PM	Finances	Now there are certain things you should never keep in your wallet except when absolutely necessary. Like, receipts. Shred them regularly unless you need to file them. The last four digits of your credit card numbers are enough for hackers. Don't carry excess credit cards.	2:00
<b>Parent Minute</b>	3/4/2022	1:02 PM	Depression	Many with depression suffer from anxiety, apathy, general discontent, guilt, hopelessness, loss of interest, mood swings, or sadness. Sleep habits are all screwed up. Weird appetite. Emotional mess.	1:00
<b>Weekend Connection</b>	3/5/2022	3:02 PM	Senior Citizens Healthcare	The American Association for Long-term Care is the national trade association for professionals dedicated to serving the long-term care planning needs of individuals. Long-term health care is generally not covered by medical insurance, by Medicare supplement plans or group / employer insurance. For seniors on Medicare, the long-term care benefits are quite limited. The program today highlights the need, pitfalls and helpful tips for seniors contemplating buying a long-term care policy.	15:00
<b>Unshackled!</b>	3/6/2022	10:00 PM	Addiction	Adam Alexander suffered from childhood trauma that led to years of his own addictions and insecurity.	28:00
<b>My Money Life</b>	3/8/2022	5:02 PM	Cost of Living	Most of us have faced challenges that require us to cut expenses. One way is to drastically cut your food bill. You can eat for less by planning and shopping carefully. The reward is less stress and a few lost pounds! Try eating cheap for one week. Instead of eating out or running to the grocery store, raid your own pantry, freezer and refrigerator. Eating what you already have can save you tens, if not hundreds, of dollars in just 7 days!	2:00
<b>Building Blocks for the Family</b>	3/9/2022	1:30 PM	Family	Speaker Cary Schmidt talks about six foundations for a strong family.	28:00
<b>My Money Life</b>	3/10/2022	5:02 PM	Cost of Living	A report in June revealed that American households spent an average of \$5,400 a year on car loans and insurance. With fuel, maintenance, repairs and other costs, that's a lot of money. At Bankrate, they say that last year, the total cost of owning a new car ran nearly \$10,000.	2:00
<b>My Money Life</b>	3/15/2022	5:02 PM	Elderly	You can put IRA funds to work in the stock market through mutual funds and other investments, or in CDs and savings accounts. An IRA account has certain tax features. Educate yourself on proper withdrawals in order to avoid penalties and taxes. It's tempting to cash out an IRA when facing a financial crisis, but that may not be the best option. If you're over 59 ½ you can begin withdrawing without penalties. Just remember, you have to pay income tax on money taken from a traditional IRA. Withdrawals from Roth IRAs are not taxed because contributions were made with after-tax dollars.	2:00
<b>My Money Life</b>	3/16/2022	5:02 PM	Community Planning	Set aside a portion of your income to provide a one month supply of essentials for your family. Once you have at least one month, you can continue to build on these resources so you'll have a surplus to share with others.	2:00

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<b>My Money Life</b>	3/21/2022	5:02 PM	Consumer Protection Cost of Living	Years ago, when I was speaking throughout Brazil I noticed that store after store allowed the purchaser to select a payment plan at checkout. That concept has now come to America. Afterpay is a buy-now-pay-later service targeting those with instant gratification spending habits. It has a fast, easy approval process, doesn't charge any obvious interest, and splits purchases into four installments. 25% is required immediately and the remaining three payments are due every two weeks. It attracts those who fear credit card debt or don't want to pay the cost of carrying a balance. Well, the problem with any buy-now-pay-later service is the appeal to impulse spenders. They have no motivation to exercise self-discipline.	2:00
<b>Weekend Connection</b>	3/26/2022	3:02 PM	Parenting Family Moral Issues	Brian and Judy Tenny discuss Christian parenting-- specifically discipline and how to handle each child in the right, loving way.	15:00
<b>Unshackled!</b>	3/27/2022	10:00 PM	Gambling	Mamie LaFlamme became a card shark at nine, cabaret dancer and drug addict after her mother gave her away.	28:00
<b>Parent Minute</b>	3/30/2022	1:02 PM	Parenting	We need to show our kids how much we believe in them, but lying to them may hurt your relationship. Eventually, they'll figure it out. Some will even wonder, "What else are they lying about?" Say things like, "You really gave it your all today, didn't you? I'm so proud of you." Or, "Your practice really paid off, didn't it? Great job." Speaking the TRUTH in love can build trust for the future.	1:00
<b>My Money Life</b>	3/30/2022	5:02 PM	Finances	Have you heard of "Phantom debt"? I've read a number of reports that debt scams are on the rise. The average American owes an estimated \$90,000. So it's no surprise they're falling for "phantom debt" scams.	2:00