

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Fourth Quarter 2022: October - December

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
SRN News	10/6/2022	Top of Hour Newscast	Drug Abuse	President Biden is considering legalization and decriminalization of marijuana.	0:30
My Money Life	10/6/2022	5:02 PM	Consumer Protection	Insurance can provide where a potential loss would be excessive. It can help a family when a major illness or disability strikes. It provides income in the death of a spouse. It pays medical bills or repairs a damaged home. For automobile liability coverage, insurance is vital.	2:00
Parent Minute	10/7/2022	1:02 PM	Media	One of the most challenging roles we have as parents is to control the one-eyed monsters lurking in our homes—our TVs and our mobile devices. We wouldn't think of introducing our kids to an endless parade of murderers, thieves, adulterers, and drunks, would we? But, our TVs, computers, and smartphones make this happen hour after hour, day after day in most American homes. As parents, we simply can't allow unsupervised access 24/7. We've got to put limits on it and ENFORCE them.	1:00
Weekend Connection	10/8/2022	3:02 PM	Citizenship Government	Rick Green with Wallbuilders discusses the thinking of our Founding Fathers when they ratified the Constitution and whether America is a Christian Nation today.	15:00
Parent Minute	10/10/2022	1:02 PM	Parenting	Our culture has created an entitlement society. Frankly, a lot of us have contributed to it. We buy our kids their every desire. "Mom, I've GOTTA get my nails done for homecoming." Or, "Dad, I need the \$200 basketball shoes—everybody's wearing them." Be careful buying everything you or your kids want.	1:00
Parent Minute	10/11/2022	1:02 PM	Media	Social media. It's everywhere. I have a Facebook, Twitter, Instagram, and even a Pinterest account. Why? That's a great question. The bottom line is I like to see what's happening with my friends and family, especially since so many of them live so far away. But, is it good for our kids? The answer is—who knows?	1:00
Parent Minute	10/12/2022	1:02 PM	Parenting	Words. They can hurt. With our kids, they can be devastating.	1:00
My Money Life	10/12/2022	5:02 PM	Finances	New vehicle prices and interest rates are way up, adding to the cost of financing a car. The average loan is nearly six years and average payments surpassed \$700 a month for the first time ever.	2:00
My Money Life	10/13/2022	5:02 PM	Stress Finances	Nearly half of all people who have debt problems also have mental health problems. 86% of people with mental health issues said their problems were made worse by their financial condition. Money's often a source of arguing and tension in relationships. If you've ever experienced financial stress, you know how intense it can be. Spending money can temporarily relieve stress, but when overspending becomes compulsive, it impacts mental health and leads to greater debt.	2:00
Weekend Connection	10/15/2022	3:02 PM	Family Cost of Living Finances	Patricia Poss of the Federal Trade Commission discusses funeral and burial planning, including options and costs.	15:00
Parent Minute	10/17/2022	1:02 PM	Parenting	When was the last time you really didn't like something? Were you vocal about it? I'm like that. I tend to say whatever comes to my mind. Now, I'm not as bad I was once was, but still. When it comes to biblical morality and foundations of our faith, that can be a good thing, but when it comes to loving people—well, that's really bad.	1:00
My Money Life	10/18/2022	5:02 PM	Consumer Protection	Are you working as hard as you can, to make as much money as you can, to retire as soon as you can, to entertain yourself as long as you can? Well, that was my interpretation of the American dream, and I was wrong.	2:00
Parent Minute	10/19/2022	1:02 PM	Youth	So many of us say we're too busy, but are we? I remember my kids asking me to play games—like throwing a ball or just hanging out together. Often my answer was, "I'd love to, guys, but I'm really busy." I still have one at home, and I've learned from my previous mistakes. I need to make time for my daughter—shooting baskets or just hanging out. If we can't make time for our kids, how are we going to make time for God? The reality is, when we say we're too busy, we have priority issues. We value work, television, and hobbies—you name it.	1:00
Parent Minute	10/20/2022	1:02 PM	Parenting	As a parent, do you place too much value on the way you look? Don't get me wrong, there's nothing wrong with looking good. But, do we spend too much time shopping for the latest fashions, looking for that perfect hairstyle, or going frantic over that new gray hair or wrinkle? Guess what? Our kids see it. That's why we shouldn't be surprised when we hear these familiar words: "I'm not wearing that."	1:00
My Money Life	10/20/2022	5:02 PM	Finances	You do have a financial plan...don't you? A solid financial plan helps you fulfill your life purpose and align yourself with Biblical values of prosperity. Satan works overtime to prevent you from planning and discourages couples along the way. Confusion can be thwarted when two people come together and resolve to get it done. If your marriage is characterized by fighting, blaming, arguing, criticizing, or rationalizing financial issues then stop today! Accept that you both contributed to the problem, apologize, and take responsibility to solve it. Then, get to work!	2:00
Parent Minute	10/21/2022	1:02 PM	Parenting	Discipline. It's a part of life if you're a parent. It's the tool God created to help form our kids inside and out. Have your kids gotten so out of control that your discipline was done out of anger and not out of love? Yes, the love was deep-down in there, but was your anger more visible? As parents, we've all been frustrated by our kids. When you get to that point of frustration, remember how God views us.	1:00

Weekend Connection	10/22/2022	3:02 PM	Government Citizenship	Bill Dallas encourages us as Christians and citizens to participate in the upcoming election. The nation's values should reflect that of the majority of the electorate and NOT the vocal minority. Christian people are obligated and commanded to be salt and light. Voting is one way to let our voices and biblical values be heard in the nation's capitol.	15:00
Unshackled!	10/23/2022	10:00 PM	Suicide Housing	Kristina Minaglia found herself with no car, no job, no food, no home, and no love. As she sat on a cold, hard park bench in the dark of night, she decided to take her life. And that's when she discovered someone who changed her life forever.	28:00
My Money Life	10/25/2022	5:02 PM	Cost of Living	The housing market appears to be cooling in parts of the nation. High home prices, a doubling in mortgage rates, and economic uncertainty are contributing to slower sales. This is evident in lower listing prices, longer days on the market, and price reductions. There are fewer bidding wars and contracts are being canceled. Appreciation in home values has slowed as well. The National Association of Realtors reports that housing affordability has plunged to the lowest level since 1989. That doesn't mean the market is crashing. Back in '07 and '08, we suffered a housing bubble. The only factor we have in common today is high prices. Even so, some buyers are beginning to experience fear, uncertainty, and doubt.	2:00
My Money Life	10/26/2022	5:02 PM	Consumer Protection Finances	Grammy award-winning singer-songwriter, Ed Sheeran, has a net worth estimated to be \$200 million. Yet, he says, "I don't spend much money. If I had all my money in one account I would spend all of it, so I get an allowance." Now, that's pretty smart! In fact, it's basically how a budget works. Used correctly, it shows you what to do with your money before you can spend it on yourself. You give, save, pay your bills, and invest. Then you get your allowance, your spending money for a pay period. It gives you a certain amount of freedom to spend as you desire. If you convert it to cash, research shows it will last even longer.	2:00
My Money Life	10/27/2022	5:02 PM	Gambling	Some people say gambling's just entertainment, like fishing, seeing a movie, or going to a baseball game, but when you win at gambling, you do so at the expense of others. Gambling really boils down to self-gratification. It's the thrill of believing you'll hit the jackpot and not having to look at the people who lost. Some gamble hoping to pay off debt. Others do it, they say, to give more to the church. Others do it for fun, even buying scratch-offs for their kids at Christmas! The average millennial spends nearly \$1,000 a year on lottery tickets. Some use their credit cards - taking on debt to finance their habit.	2:00
My Money Life	10/31/2022	5:02 PM	Cost of Living	We're easily blinded to our weaknesses because our spending is so habitual. Ask the Lord, your spouse, or a friend to help you see them. For some people, it's the daily food and drink purchases. For others, it's fashion, fitness gear, exotic vacations, and more. You name it, we want it, and the world offers ways for us to get it. Self-discipline impacts small choices that produce new habits. New habits produce new lifestyles and those affect your ability to save. Track your spending habits. Write down everything you spend.	2:00
My Money Life	11/1/2022	5:02 PM	Consumer Protection	If you've paid off your mortgage, you know the peace of mind that comes with owning your home, but if you're in the process of paying yours off early, don't neglect other financial goals. Pay off your high-interest debt first. Credit cards, payday loans, car loans, and personal loans usually cost more than a mortgage. Plus, that interest isn't tax deductible. With mortgage interest at record lows, consider refinancing. Calculate how long you need to stay in your home to justify the cost. Make sure there's no prepayment penalty if you desire to pay it off early. Think about a bi-weekly payment schedule to make an extra monthly payment each year.	2:00
My Money Life	11/3/2022	5:02 PM	Employment	Many people around the globe have experienced job losses during the pandemic. If you're ready for a career change, now's the time to take action. First, look back on your job history. List the things you like and dislike about every job you've had.	2:00
Weekend Connection	11/5/2022	3:02 PM	Family Youth Life Issues	Christian Apologist Josh McDowell discusses the need for parents to teach their children a Christian World View in this Post Modern Society. He warns that children who are being raised to simply have a Christian belief system will not survive spiritually in a society that denies and challenges the truths of Christianity.	15:00
Unshackled!	11/6/2022	10:00 PM	Moral Issues	Being faithful didn't come naturally to Dave Tripiciano - not until he met Someone Who exemplified fidelity.	28:00
My Money Life	11/7/2022	5:02 PM	Marriage	The New York Post reports that happily married people live longer, have lower rates of cancer, stroke, and heart attack, and tend to be less stressed overall. Susannah Cahalan wrote that getting divorced can make you sick and even lead to an early death. The average cost of getting divorced is now \$15,000 per person. This includes lawyer fees, court costs, tax experts, child custody, and real estate appraisals. The time necessary to settle a divorce also affects your cost. Many divorces can be avoided if couples would learn to be peacemakers. It's the consistent readiness to reconcile mutual differences by seeking to listen to honor and learn from one another. Peace is the oil that makes the engine of your marriage run smoothly in spite of your differences, even during times of suffering.	2:00
Parent Minute	11/7/2022	1:02 PM	Media	Greg Yoder discusses the benefits and pitfalls of your children carrying cell phones.	1:00
My Money Life	11/8/2022	5:02 PM	Stress	A big fear of flying today is losing your luggage. Airlines don't have enough staff to handle all the baggage. If it happens to you, Condé Nast offers 3 tips. First, file a report before leaving the airport so the airline can begin working on it. Next, ask for compensation. Airlines are required to compensate when bags are damaged, delayed, or lost. To get the maximum value, keep all receipts for purchases made when your bag is lost. Be prepared to detail the value of everything in your lost luggage. Know what your travel insurance covers. Typically, daily limits for replacing clothes and toiletries falls between \$100 and \$500. Make purchases, keep your receipts, then submit a claim to the insurance company. When bags are truly gone, file a claim through your travel insurance. Most plans cover baggage and personal items that are lost, stolen, damaged, or destroyed while traveling or checked. Total coverage runs between \$500-\$2,500. Your credit card may cover delayed or lost bags too. Finally, be preventative. Mark bags with a bright ribbon, a label, or strap.	2:00

Parent Minute	11/8/2022	1:02 PM	Youth	Modern day dating probably isn't for your son or daughter. Physical expectations are too high. Hearts are given away like we do favors for our next door neighbor. What am I encouraging my daughter to do? Only date those you consider marrying. In fact, I advocate courting: "Under the protection, guidance, and blessing of parents or mentors, the couple concentrates on developing a deep friendship that could lead to marriage."*	1:00
Parent Minute	11/9/2022	1:02 PM	Consumer Protection Finances	Chuck Bentley: Now many of us know financial fear. Can I pay the bills? Will I get a raise? Will I get the job I want? Should I really try to get out of debt?	1:00
Parent Minute	11/9/2022	1:02 PM	Parenting	Do you have a child who won't admit they're wrong? Discipline can be tough. They have to admit they're guilty first. Suggestion: don't ask, "Did you hit your sister?" It's too tempting for them to lie. Ask, "What did you do?" If they avoid answering, refocus and ask again. If they still refuse to answer, discipline is in order. But, if they fess up and confess, ask them, "Was that right?" Generally, it gets to them and produces true remorse, or, at least, they recognize they were wrong.	1:00
My Money Life	11/10/2022	5:02 PM	Elderly	Over 2 million people retired during the first year and a half of Covid. Now, many are quietly returning. A survey of 500 retired job seekers revealed that a majority of retirees discovered that they missed community, structure, purpose, and the income. Many fear inflation and are concerned about investments in the stock market. Most want something to do and are willing to work in person or remotely. Ideally, they want part-time hours. Retirees offer decades of experience and talent that will positively impact younger workers and help cover labor shortages. Some were laid off and look forward to working again. Others want to delay social security in order to draw a higher check later. Some desire health care coverage. Others are starting their own businesses or coming alongside someone else. Regardless, retirees are a wealth of information and inspiration.	2:00
Weekend Connection	11/12/2022	3:02 PM	Health Issues Pollution Senior Citizens	We talk with Barbara Yawn, of the COPD Foundation about Chronic Obstructive Pulmonary Disease, which includes chronic lung diseases such as emphysema, and chronic bronchitis.	15:00
Unshackled!	11/13/2022	10:00 PM	Abortion	Cynthia Wenz was a happy little girl, but when her family's life was upended, her whole sense of security unraveled. She sought love any way she could get it -leading to multiple pregnancies.and multiple abortions.	28:00
Parent Minute	11/14/2022	1:02 PM	Adoption	Greg Yoder: As a parent of an adopted child, this struck a chord with me. When I look at my daughter, I can't help but say to myself how fortunate I am to be her father	1:00
My Money Life	11/16/2022	5:02 PM	Consumer Protection	Kia and Hyundai models sold between 2011 and 2021 don't have engine immobilizers so they're targets for thieves. Thieves will bust out a window and remove part of the steering column's cover to expose the ignition. Then they break the ignition cylinder off and start the car with their tool of choice. Thankfully, Korean automakers solved the problem with their 2022 and future models. Now if you drive one, consider using a steering wheel lock. It can deter someone from even trying to steal it. Check to see if the manufacturer will provide one for you or call customer assistance and check with your local dealer. Make sure your insurance policies are current. Don't leave valuables in your car or at least keep them out of sight. Always lock it and park in well-lit areas. In today's world, you have to be on your guard.	2:00
Parent Minute	11/17/2022	1:02 PM	Parenting	Greg Yoder: We need to make sure that we're not spending the majority of our time criticizing or showing our kids anger or displeasure. Don't let them suck you in. In my experience, the bad looks and anger provoke bad attitudes and more bad decisions. The only way we can change that is when they find pleasure in being around us.	1:00
Unshackled!	11/20/2022	10:00 PM	Abortion	Finding herself repeating the same mistakes from her past, Cynthia wondered how she had so easily become a statistic. But a botched abortion led to one of the grandest gifts of her life, and God would call on her to educate and support women like herself.	28:00
My Money Life	11/29/2022	5:02 PM	Stress	Financial stress impacts health and relationships. It's linked to anxiety, depression, and mental health challenges, often leading to substance abuse and negative addictions. Financial stress is one reason people are distracted at work, and that reduces their productivity.	2:00
Parent Minute	12/5/2022	1:02 PM	Education	Homework: I hated it when I was a kid, and I don't like it much now, either. Especially math. Now, as a dad, I've always wanted my kids to know that I'm there for them any time they need my help. But have you ever been the focus of your child's anger and frustration about their homework?	1:00
My Money Life	12/7/2022	5:02 PM	Employment	Getting a promotion at work: : First, know what you want. Set your eyes on a specific job so you can start working toward it. Be realistic. You can't start in the mail room and immediately gain a VP position. Next, work with excellence. You'll get noticed if you consistently go above and beyond your job description. Work harder than others, take initiative, and get results. Be a team player. Support your co-workers, manager, and organization. Prove that you're ready to lead others. You can't do that if you don't interact with them.	2:00
Parent Minute	12/8/2022	1:02 PM	Parenting	I have gone around and around with my kids trying to figure out what makes them tick. There are times I can't believe what actually comes out of their mouths. While we may not understand our kids, the reality is they probably don't understand us very well either.	1:00
My Money Life	12/8/2022	5:02 PM	Stress	Debt is a deceiver. It enslaves, robs joy, and deprives borrowers of many opportunities. It sets households back financially, adds unnecessary stress, affects sleep and health and causes marital strife.	2:00
Weekend Connection	12/10/2022	3:02 PM	Marriage Family Parenting	Dealing with marriage expectations and unselfish purposes, helping to meet the needs of our spouses, what should we focus on as married couples.	15:00
My Money Life	12/12/2022	5:02 PM	Finances	If you consistently spend less than you earn you need not fear economic cycles. How is that possible? Well, you either have to earn more money or cut some expenses.	2:00
Parent Minute	12/15/2022	1:02 PM	Media	Greg Yoder: We've all been there. We've seen a commercial about a product that pricked our interest, but when we actually got it, it was nothing like what we saw or even imagined.	1:00
Unshackled!	12/18/2022	10:00 PM	Moral Issues	Rita Branton was on her own and passing as an adult while her school mates were still selling Girl Scout Cookies. She set across the country to find better as a teenager, but discovered a world of chaos and tragedy.	28:00

Unshackled!	12/25/2022	10:00 PM	Marriage	When divorce shattered her parents' marriage, Trudy didn't see her father for more than two decades. Don't miss the revealing story of how she overcame the hidden thorn in her heart.another true dramatization on "Unshackled!"	28:00
Parent Minute	12/27/2022	1:02 PM	Depression	Depression is a legitimate mental illness, and it's not something to mess around with. Christmas can be a major trigger. Fifteen million people in the U. S. are affected by it.	1:00
Parent Minute	12/28/2022	1:02 PM	Family	The time after Christmas can be kind of depressing. We all get geared up for the holiday, and then—BOOM—it's all done, and then we wait for the ball to drop so we can start a new year. For kids, this can be a time of frustration, almost like a holiday sugar hangover. They may not even know what's causing it. Gift envy can create jealousy, frustration, and all-out conflict with brothers and sisters. What do we do? Be proactive about the Christmas vacation. Give your kids things to do like help take down the Christmas tree and put away decorations. Give them daily chores to do before playtime. And schedule some time together as a family—just having fun. Togetherness during the holidays will be something they remember for a lifetime.	1:00
My Money Life	12/29/2022	5:02 PM	Finances	Are you pondering a New Year's resolution? Instead of a New Year's resolution, can I challenge you to make one financial commitment? Yes, just one. Then, stick with it!	2:00