

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

First Quarter 2023: 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
Unshackled!	1/1/2023	10:00 PM	Pornography	Pornography is a booming business, and has many addicts. Brett McCormick was one, but he warns against unforeseen consequences.	28:00
Building Blocks for the Family	1/2/2023	1:30 PM	Marriage	Bob Kranning is in a series entitled "If We Were Starting our Marriage Over".	28:00
Parent Minute	1/3/2023	1:02 PM	Parenting	Do you know the difference between punishment and discipline? Yeah, it's obvious, but the reality is a lot of us parents PUNISH and aren't actively disciplining our kids. For example, if our son or daughter skips school for the tenth time, out of anger and frustration some of us will look at ways to inflict pain on our teen's life to "get back" at them, rather than help them feel the weight of their decision and give them a way of redemption,.	1:00
Parent Minute	1/5/2023	1:02 PM	Family	Greg Yoder speaks about ' helping your teenager develop patience.	1:00
Parent Minute	1/6/2023	1:02 PM	Parenting	Greg Yoder: Today, kindness is the word we're focusing on. I'm sure you've heard parents who have reached the breaking point of frustration, and they become so angry and unkind. I'm ashamed of those moments in my life. Let's face it—emotional unkindness can be a violation of trust. Trust is something that's earned. That was the thing that hurt the most in my situation is that I lost my daughter's trust.	1:00
My Money Life	1/6/2023	5:02 PM	Cost of Living	The Wall Street Journal reports that Germans are going to great lengths to save energy. One charity has even created a competition to see who can save the most. Germans are finding creative ways to cut energy consumption.	2:00
Weekend Connection	1/7/2023	3:02 PM	Family Consumer Protection Life Issues	Patricia Poss of the Federal Trade Commission talks about funeral and burial issues, including planning, Veterans options and the Funeral Rule. (Part 2 in the series)	15:00
My Money Life	1/9/2023	5:02 PM	Consumer Protection	Scams have been rising since Covid arrived in 2020. We're spending more time online. Approximately 1 million people fell victim to Venmo scams last year. Scammers often insist for payment by Paypal, Cash App, or Venmo. Why? They know you're unlikely to get that money back versus using a credit card or a bank card. So, here's my advice: Don't respond to unsolicited text messages or emails – ever!	2:00
My Money Life	1/10/2023	5:02 PM	Cost of Living	People often purchase too much house. They fail to add in the cost of everything that goes into home ownership. Another mistake is buying a new car. People assume they can make the monthly payments, but fail to budget for maintenance, repairs, insurance, and even parking. Did you know that most people owe more on a car that's a year old than it's actually worth? Failing to plan for emergencies is another costly mistake.	2:00
Parent Minute	1/11/2023	1:02 PM	Race Relations	Tensions are high in the United States with race relations. It's not unique to the U.S. We've seen it in just about every nation. Some say racism is a learned behavior. Others say the sin of racism isn't a learned behavior—its actions are rooted in our hearts. As Christian parents, what's our responsibility? We need to teach love of all mankind, which is created in God's image.	1:00
Parent Minute	1/12/2023	1:02 PM	Economy	Greg Yoder: Businesses have mission statements. So do organizations like ours, Keys for Kids. Why don't more families have them? It's a document or formal statement that explains the goals or values of a company, organization, group, or individual. Does your family have one? Mine doesn't. But, I've been thinking. If it's important enough to have a mission and vision statement for Keys for Kids, why not my family, too?	1:00
My Money Life	1/12/2023	5:02 PM	Housing	If you want to sell your home, Zillow recommends listing your home for sale in March and no later than Labor Day. If you're trying to sell quickly, then list in March. If you want the greatest profit, try listing the end of April. Of course, this varies depending on where you live in the United States. Zillow also says that Thursday is the best day to list a house. According to a recent survey, home sellers spend over \$5,000 to get a home ready for the market. Zillow and Thumbtack report that most of that goes towards landscaping, the rest on paint, and carpet cleaning. Homes that appear well-maintained can sell for 10% more than those without improvements.	2:00
My Money Life	1/13/2023	5:02 PM	Media	According to Forbes, TikTokers can earn over \$100,000 for a brand video. Some earn as much as \$500,000 per post! It's based on the number of followers and interaction with the account. The highest-earning TikTok influencer has 133 million followers and estimated annual earnings of over \$17 million. Her older sister earns \$10 million. Many people are lured and trapped by the hope of fame and wealth	2:00
Weekend Connection	1/14/2023	3:02 PM	Addiction Housing	As the country's oldest continuously operating Gospel rescue mission, PGM works to save and restore lives of homeless and hurting people of ALL ages. Through their men's and women's shelter, the mission provides food and clothing, addiction recovery programs and discipleship ministries whereby character and skills are learned in order to live a productive life.	15:00
Unshackled!	1/15/2023	10:00 PM	Finances Stress	Keith had his own plans for his life, but bankrupt and brokenhearted, he started to wonder where he was going wrong. From rebellion to bending the knee, to devastating tragedy, Keith saw God's power turn his family's story into a powerful ministry.	28:00
Building Blocks for the Family	1/16/2023	1:30 PM	Marriage	Francie Taylor speaks to building a good marriage.	28:00

Parent Minute	1/16/2023	1:02 PM	Elderly	Greg Yoder: kids who spend a lot of time with adults are typically respectful. They look adults in the eyes and generally can carry on a decent conversation with them. I know this may be an overgeneralization, but the reality is homeschool kids spend a lot of time with adults. What am I trying to tell you? Encourage your kids to spend more time with Christian adults—they can become mentors and make a huge difference in their lives.	1:00
Parent Minute	1/17/2023	1:02 PM	Race Relations	Race has become a HUGE issue in the United States over the last six or seven years—although race has really been an issue in the U.S. for a lot longer than that, especially if you're a minority. But the question I have is this: "How are we dealing with this issue with our kids?" Black, or white, or another skin color—as Christians, we have a responsibility to model for our kids love for ALL people. Parents, let's reach out to people different than we are and become their friends.	1:00
Parent Minute	1/18/2023	1:02 PM	Parenting	Someone who is supposedly an expert on child development that we shouldn't tell kids they made poor choices or did something wrong. The words she said to use were, "You didn't do anything wrong on purpose. You just encountered an unfortunate choice or situation." How is this teaching them to own their actions? Kids are pretty resilient. If you point out a mistake, hopefully they'll be responsive enough to want to fix it.	1:00
Weekend Connection	1/21/2023	3:02 PM	Alcoholism Addiction	As the country's oldest continuously operating Gospel rescue mission, PGM works to save and restore lives of homeless and hurting people of ALL ages. Through their men's and women's shelter, the mission provides food and clothing, addiction recovery programs and discipleship ministries whereby character and skills are learned in order to live a productive life.	15:00
Unshackled!	1/22/2023	10:00 PM	Suicide	Odell Summer was double-minded, wavering in his decisions. His weakness led to violence, sorrow and shame.	28:00
My Money Life	1/23/2023	5:02 PM	Elderly	If you have older people in your life, please warn them of the rise of scams targeting senior citizens. Anyone over the age of 60 is a potential target. Our senior population was raised to be polite and trusting of others. Scammers all too often exploit those beautiful traits. Scammers also know that the elderly often have a nest egg. So, they'll pull all kinds of stunts to try and get their hands on it. These thieves can be friendly or sympathetic. However, they can also be threatening. They use email, snail mail, online dating sites, or phone calls. Sometimes they'll even show up at the door to offer a type of phony service.	2:00
Building Blocks for the Family	1/24/2023	1:30 PM	Homosexuality	Speaker Georgia Perdom speaks to the question "Is a person born gay?"	28:00
My Money Life	1/24/2023	5:02 PM	Consumer Protection	Impulse shopping: One of the most practical, but helpful, savings tips that I know is to ask yourself some questions before making any purchase. "How will I feel about this next year?" Or, "How will my spouse feel about this tomorrow?" Or better yet, "How many hours would I have to work to pay for this?" Now, you need to be honest with yourself because these questions can help you save a lot of money and avoid buyer's remorse. It's easier than ever to make fast purchases without thinking, but simply pausing to reconsider is a great way to curb impulse spending.	2:00
Parent Minute	1/25/2023	1:02 PM	Parenting	Don't stop being a parent of adult kids. They don't need you to blow their nose, but they do need to know that you're there.	1:00
Parent Minute	1/26/2023	1:02 PM	Media Technology	Good advice from Greg Yoder: Our kids LOVE their mobile devices, don't they? Whether it's listening to music, playing games—or with the older kids, it's Facebook, Twitter, and Instagram. The question is what are we doing to protect them from predators, bullying, pornography, and more? There are a lot of programs out there to monitor our kids' activity online. SafeEyes, Covenant Eyes, and other filtering services can help, but we can't be afraid to check their phones with our own eyes. And do it regularly. Make it a rule that they CAN'T delete their history or chat messages, or they lose their mobile privileges. One last thing: teach discernment. Rules are good, but teaching good choices is even better. Bad things get sent through viruses and other bad intentions. Be ready for it.	1:00
Parent Minute	1/30/2023	1:02 PM	Technology	There is no question our world has become smaller. Because of technology, we can instantaneously see what's going on around the world. And that means, when tragedy strikes, it's magnified. That coupled with social media, multiple news outlets, and kids' connected online almost every waking moment—those tragic moments can be viewed, sometimes without adult supervision, and it can get scary.	1:00
Parent Minute	2/1/2023	1:02 PM	Technology	Kids today are connected to the internet so often that I think they'd die from withdrawal if it was taken away from them. Every day it seems there are new apps, software, or something like it coming out that kids are excited about. How do we protect them? How do we KNOW we're protecting them—since we're nowhere NEAR as tech savvy as they are? I have some help for you. It's called Protect Young Eyes: Defending Kids from Online Dangers. This website at ProtectYoungEyes.com will help guide you as new apps come out. This website lists apps your kids may be using today and rates them for kid-friendliness.	1:00
Unshackled!	2/5/2023	10:00 PM	Addiction	A self-made man like his father, Tom excelled in sports and academia. But ailments changed life as he knew it, and Tom found solace in drugs and alcohol - vices that would prove harder to escape than he imagined.	28:00
My Money Life	2/6/2023	5:02 PM	Taxes	Last year's average tax refund was almost \$3,200. Reports are that refund amounts are likely to drop due to changes made by the IRS, but be optimistic and start working on your tax return now. Gather essential documents and set aside time to fill out the forms. Seek help from trusted individuals if you're new at the process or have a complicated filing. IRS.gov has helpful information, as does 1040.com, TurboTax, Forbes, and others. For fast refunds, file early, online, and use a direct deposit option. Early filing can protect you from identity theft. Review all possible deductions or credits and max out your retirement plan contributions. Funding an employer-sponsored 401(k), 403(b), IRAs, or other tax-deferred retirement accounts will reduce taxable income for the year.	2:00

Parent Minute	2/6/2023	1:02 PM	Parenting	Whiny kids. They drive us all crazy, don't they? It seems like they go through a stage where it's happening all the time. How do we stop it? That's a great question. It's going to be different for everybody, but, here are some helpful hints to get your kids to stop. First, they're doing it because it works. They get a response out of us. So, ask them to stop. Explain what good talk is and that you'll respond to that. Then, just ignore them. It's not easy. I've tried whining back to my kids. And you know what? They get as irritated as I did when they heard it. Just don't do it in the mall—you'll probably get some looks. But, ultimately, they will grow out of it. Just don't lose your cool. A loving response will foster a loving reaction.	1:00
SRN News	2/7/2023	Top of Hour Newscast	Natural disasters	The United States is taking lead in helping provide relief in the wake of a disastrous earthquake in Turkey.	0:30
My Money Life	2/8/2023	5:02 PM	Recreation	A real money saver involves a "staycation." Take advantage of local activities that you've never explored before. Invite out of town friends or family to join you and multiply the fun and savings! The children will love it. If you really can't afford a vacation, stop scrolling through social media. It's easy to get caught up in the comparison trap and believing the lie that everyone has what you don't.	2:00
My Money Life	2/9/2023	5:02 PM	Consumer Protection	More than half the U.S. population avoids the dentist. They fear the treatment and high costs involved. Many think they'll save money by skipping routine check-ups. Sometimes they can, but fixing small problems that are caught early can save money, time, and pain. It's important to find a trustworthy dentist. Get referrals from neighbors, friends, and other doctors. Eat a healthy diet, brush and floss your teeth. An electric toothbrush is proven to clean better than a manual one.	2:00
Parent Minute	2/9/2023	1:02 PM	Parenting	A single mom asks, "How can a single mom teach sons the proper way to treat a girl since there isn't a consistent example?" It's tough being a single parent. You want your son to have a positive godly male example in their life. Here's what I'd do. Train him. When you go somewhere, make him open the door and car door for you. Now, if he doesn't, just stand there. A lot of dads do father-daughter dates. You can do the same thing with your son—step-by-step training on how to treat a woman, reinforcing this respect every day in the home.	1:00
Building Blocks for the Family	2/10/2023	1:30 PM	Marriage	Ray and Marlene Pritchard - Love is Blind, but Marriage is a Can Opener	28:00
Weekend Connection	2/11/2023	3:02 PM	Marriage Family Parenting	Author and speaker Arlene Pellicane talks about marriage and family life.	15:00
Parent Minute	2/14/2023	1:02 PM	Media Technology	Greg Yoder offers a humorous anecdote about being critical of observing a family at a restaurant using their cellular devices. After that criticism, he himself picked up his cell phone to check e-mail!	1:00
Parent Minute	2/15/2023	1:02 PM	Elderly	As we get older—let's face it—we start falling apart. Our weight goes up. Our joints hurt. We fall asleep watching TV or whenever we're sitting down. How do we fight this? We do all we can to eat better, exercise more, and take care of the stress level.	1:00
Building Blocks for the Family	2/16/2023	1:30 PM	Marriage	Jerry Lancaster speaks about Helps for a Broken Marriage.	28:00
Conference Pulpit	2/16/2023	8:00 PM	Family	Gary Chapman speaks from his book about the five Love Languages.	45:00
Parent Minute	2/16/2023	1:02 PM	Depression	Your teen has a special somebody in their life. Then, for whatever reason, that relationship ends. As an adult, you knew this would happen. Rarely does a teen relationship result in marriage, although it does happen. Do you remember YOUR first breakup? It can take over your life. If our kids were "dumped," or if they were the ones who ended it, this could be one of the toughest times in their lives. Our job as parents? Hug them. Encourage them. Tell them it's going to be okay and remind them God's always there.	1:00
My Money Life	2/16/2023	5:02 PM	Taxes	A 2021 survey by the IRS revealed that 87% of people said it was not acceptable to cheat on income taxes. Unfortunately, many still try. Here are some of the most common ways dishonest people try to reduce their tax bill. Failing to report all taxable income. Some don't report cash payments, tips, or gambling winnings. Falsifying expenses or deductions. Some intentionally overvalue charitable deductions or take improper deductions for volunteer work. Claiming dependents who don't exist or aren't theirs.	2:00
Unshackled!	2/19/2023	10:00 PM	Suicide	To ease the turmoil in his heart, Billy Crone attempted suicide at age 17. Then he slipped into new realms darkness.	28:00
My Money Life	2/20/2023	5:02 PM	Stress	Many people today struggle with impulse spending. It's often an emotional or mental response to the emptiness in their hearts. They may shop with the intent to be accepted, to make themselves happy, or to prove their success to others. One of the ugly consequences is excessive debt and the accompanying stress.	2:00
My Money Life	2/22/2023	5:02 PM	Cost of Living	Buying a car involves work, saving, and self-sacrifice. It takes discipline and determination. Teaching a young person how to buy wisely will impact them for the rest of their lives. First, establish a budget. Are they going to cover the cost or are you willing to pay for half? Teach them about taxes, registration fees, maintenance, insurance, and gasoline. Costs vary among different vehicles. Determine if and what you're able to cover. Will you pay for the insurance? For how long? What if they get a ticket or wreck the car? I also find that teens do best starting out with an older, reliable model. Teach them how to research by studying history and prices on websites like Edmunds, CarFax, and Kelly Blue Book. Teach them about depreciation. What models are the safest? What's the expected lifespan? Which ones retain their value? Next, study online listings and the inventory at local dealerships. This step takes time as they learn to wait for the right opportunity.	2:00
My Money Life	2/23/2023	5:02 PM	Natural disasters	If floods, fires, tornadoes, or job loss come to your door, are you ready? We're conditioned to run for eggs and milk at the first sign of a snowflake, but a grocery store run can't fix everything.	2:00

Parent Minute	2/23/2023	1:02 PM	Youth	160,000 kids a day stay home from school because of bullying.1 According to Catherine Wilson, here are the typical targets.2These kids usually "give in easily to the aggressor's demands," "are unable to project an air of indifference to verbal abuse." They are "anxious...fearful" and "emotional" about the abuse, can't turn the conversation another direction, "have few friends," and couldn't fix it the first time they were attacked. Now, if our son or daughter fits this mold, we need to give them some tools to help. Train them to be more assertive. "Practice responses that project confidence and calm," not emotional outbursts; give them verbal responses that can end the attack rather than perpetuate it. Bottom line, though, get the school involved. Most of them are willing to help.	1:00
My Money Life	2/24/2023	5:02 PM	Cost of Living	Financial experts generally advise against spending more than 10% of your income to paying off a car. Unfortunately, many don't know that or ignore the advice. Edmunds reports that more than 25% of car buyers pay monthly car payments of \$1,000 or more Plus, car buyers are financing at higher interest rates. In the last quarter of 2022, 17 % of new car purchases resulted in negative equity	2:00
Unshackled!	2/26/2023	10:00 PM	Crime/Law & Order	Roger Munchian could feel the walls closing in on his lifestyle of crime. But his attempt to go straight and walk away from his multimillion-dollar drug trafficking empire would have its own consequences.	28:00
My Money Life	2/28/2023	5:02 PM	Senior Citizens	If you're in good health, you don't have to retire, despite what the world may tell you. Prepare wisely but remember that storing unnecessarily may add undue stress to your life and take your dependency off the Lord. Let me repeat, there is nothing wrong with retirement planning, but there is something wrong with living for retirement, and there's nothing wrong with saving unless you've got the wrong motivation.	2:00
Parent Minute	3/2/2023	1:02 PM	Drug Abuse	Drugs are creating a stoned culture. Now that marijuana has been legalized for people over 21 in many states, Christian families are being confronted with whether or not marijuana use is permitted in Scripture. Clearly the Bible doesn't specifically talk about it, but it IS clear about not being drunk. It's also clear about Christians being self-controlled and sober minded.	1:00
Parent Minute	3/3/2023	1:02 PM	Elderly	As we get older, the noise of the little ones can be fun and enjoyable for a while. Then, in our mind it's easy to say, "Isn't it time to go home now?" For young grandparents, you're probably not there yet. For older grandparents where your grandkids are now having your great grandkids you know what I'm talking about. Just remember, old and crotchety gets you nothing but a bad reputation.	1:00
Unshackled!	3/5/2023	10:00 PM	Employment	Tommy Neiman grew up wanting to be a baseball player. Instead he became a paramedic and firefighter. Don't miss this dramatic and exciting story of what it's like to save lives.	28:00
My Money Life	3/6/2023	5:02 PM	Consumer Protection Finances	According to MarketWatch, nearly 1 in 5 Americans saved zero money in 2021. A 2022 survey reported that only 43% could cover a \$1000 emergency expense from their savings. No wonder many are worried about having the funds to cover just one month of living expenses. Apparently, a lot of people don't understand the peace and contentment that saving brings. It takes desire and discipline to get there, but it's worth it! Lives are transformed by trading the outward/visible pride of cars, clothes, and homes for the invisible peace of savings, retirement, and investment accounts.	2:00
My Money Life	3/7/2023	5:02 PM	Finances	Saving takes discipline, but it rewards you in two ways. First, it gives you the confidence to cover emergencies. Second, saving gives you the freedom to make choices.	2:00
Parent Minute	3/8/2023	1:02 PM	Media	. If your son or daughter doesn't like reading remember that 80 percent of the world are oral learners. It's not that we can't read, it's that we learn better another way. But don't let that stop you from making your kids read.	1:00
Parent Minute	3/8/2023	1:02 PM	Employment	Greg Yoder: Today, many businesses are having trouble hiring young people who want to work. Many business owners tell me they hire young people, but they last just a few days or weeks because the work is too hard, not what they expected, or they didn't want to start at the bottom. Why is this happening? In many cases it's our fault as parents because we don't always force them to work hard at home or school, give them everything they want, or tell them they deserve the best. Perhaps we should change our approach. Teach hard work daily. Provide opportunities to work for things they want. And remind them daily that you rarely start at the top.	1:00
My Money Life	3/8/2023	5:02 PM	Media	Today, people around the world follow social media posts. We're easily influenced by Twitter, Pinterest, Instagram, Tik Tok or Facebook. We seek the admiration and acceptance of the world and end up spending like others – burdened with debt.	2:00
Parent Minute	3/9/2023	1:02 PM	Adoption	Greg Yoder: There's nothing more heart wrenching than not being able to have children of your own. I know. My wife and I struggled with infertility, and that's why we adopted. But if fostering or adoption isn't God's calling on your life, perhaps He's calling you to be a mentor. You don't know how many stories I've heard about kids who grew up with a mentor who wasn't just a trusted adult friend, but were described as a second mom or dad. While this is not substitute for parenthood, it certainly can be an amazing mission for you and your spouse. How's the best way to get connected? Connect with your church leaders, reach out to groups like Kids Hope USA, or other similar groups. You might be someone's answer to prayer.	1:00
My Money Life	3/9/2023	5:02 PM	Cost of Living	Experts recommend an emergency fund that covers at least 3 months of basic living expenses. Bankrate.com says this number can vary in certain situations. If you're self-employed, a larger emergency fund can help when income fluctuates throughout the year. If your job's unstable or you're employed in a high-risk industry, you should save more to prepare for any disruption in your income. If you're retired, an emergency fund is very important so you don't have to tap into your retirement accounts.	2:00
Weekend Connection	3/11/2023	3:02 PM	Taxes Finances Family	Chuck Bentley, CEO of Crown Financial Ministries talks about taxes--preparation, refunds and Biblical teaching on taxes.	15:00

My Money Life	3/13/2023	5:02 PM	Anxiety	Giving up Smoking is hard, but having Cancer is also hard. Marriage is often hard, but divorce is also hard. Fitness is hard, but obesity is also hard. Forgiveness is hard, but broken relationships are also hard. Saving money is hard, but financial stress is also hard. Getting out of debt is hard, but living with credit card debt is also hard. We must all decide which challenge we're willing to face.	2:00
My Money Life	3/14/2023	5:02 PM	Finances	The ramifications of missing payments are higher interest rates, late fees, and having your accounts closed. Your credit score is negatively impacted because payment history is reflected in a significant way. If you miss a payment, call your provider as soon as possible to at least pay the minimum required. If you can't pay, they may offer a modified due date, a reduced interest rate, or some kind of payment plan. Credit card companies report late payments to credit bureaus once they're more than 30 days late. Automating your payments will prevent headaches, costly penalties, and expensive fees. Plus, it reduces stress in your marriage!	2:00
My Money Life	3/17/2023	5:02 PM	Transportation	It has been found that 25% of America's cars, trucks, and SUVs are white, followed closely by black, gray, and silver? iSeeCars.com did a study of over 2 million used vehicle transactions. They found that color impacts resale value in certain circumstances. Vehicles painted yellow depreciate far less than other colors. It's an uncommon color that's normally just used for sports cars, convertibles, and a few SUVs that already tend to hold their value. White, black, red, and gray are the most common car colors and tend to depreciate at near-average rates. You might find a good deal on a gold, beige, or purple vehicle because they typically have depressed resale values.	2:00
Unshackled!	3/19/2023	10:00 PM	Military	Tim Lee was a preacher's kid who rebelled against his parents' teaching. He joined the Marine Corps to get away.	28:00
My Money Life	3/20/2023	5:02 PM	Finances	About borrowing: First, avoid borrowing unless absolutely necessary. Second, avoid personally guaranteeing a loan. Third, avoid long-term debt. Fourth, repay what you owe.	2:00
Parent Minute	3/21/2023	1:02 PM	Homosexuality	It's difficult when a teenager comes out as homosexual and we're left wondering how to deal with it with love and compassion.	1:00
My Money Life	3/22/2023	5:02 PM	Elderly	It's been found that people with a good quality of life before retirement are more likely to have a similar quality of life after retirement. Belonging and serving in a Community is as good of an indicator of health after retirement as regular exercise. Those who are members of social groups have lower risk of death in the first few years of their retirement. Belonging to a minimum of 2 groups before and after retirement adds to your quality of life. It gives meaning and purpose to our days.	2:00
My Money Life	3/29/2023	5:02 PM	Cost of Living	The possibility of a recession is always present. Be ready!	2:00
Parent Minute	3/29/2023	1:02 PM	Media	Parents are encouraged to keep their children off of social media for as long as possible due to it becoming bad-habit forming. He also warned that the same thing could happen to them!	1:00
My Money Life	3/30/2023	5:02 PM	Finances	Chuck Bentley encourages us to better our diligence when it comes to our finances.	2:00
Parent Minute	3/30/2023	1:02 PM	Parenting	Teens need more sleep than adults. But with school activities and time with friends, this can mean late nights and early mornings. Sleep is crucial for their physical and mental health and their academics.	1:00