

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Fourth Quarter 2023: 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.

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Program	Date	Time	Issue(s)	Summary	Length
My Money Life	10/6/2023	5:02 PM	Consumer Protection	Advice is given regarding to scams regarding extended vehicle warranty. Avoid even the legitimate ones!	2:00
Unshackled!	10/8/2023	10:00 PM	Adoption	Unable to fit in at school, Debbie struggled to feel like she belonged. A feeling that was only compounded when, after her mother passed away, her father put her up for adoption.	28:00
My Money Life	10/9/2023	5:02 PM	Consumer Protection	Resolve to stop borrowing. This is how you can avoid debt you can't pay back.	2:00
Parent Minute	10/9/2023	1:02 PM	Parenting	People who have no children can have amazing influences on our kids. Sometimes aunts or uncles reinforce something we're trying to teach our kids and has more of an impact because it's coming from somebody other than us. Parents can actually leverage these types of relationships.	1:00
My Money Life	10/10/2023	5:02 PM	Employment	Tips for giving a good interview. Eye contact, good posture, firm handshake. Dress conservatively. Come prepared with your resume and arrive 15 minutes early.	2:00
Parent Minute	10/10/2023	1:02 PM	Parenting	Greg Yoder: Are you finding that your kids spend more time in their room than with you? You know you don't have to let them do that, right? I know, it's easier to let them stay there and avoid conflict. But guess what? They need to be out of there talking to you. Make them come out of their room and maybe play some board games or video games. The goal is to create an environment where they open up, and you can share your lives together. It's not their first choice, but it's something that they'll look back on and remember fondly as adults. Make it fun—full of laughter.	1:00
My Money Life	10/11/2023	5:02 PM	Community Planning	Be an example in your community.	2:00
My Money Life	10/12/2023	5:02 PM	Housing	A good practice is to obtain title insurance. But only purchase it once.	2:00
Parent Minute	10/12/2023	1:02 PM	Race Relations	Greg Yoder: As a white man, it's difficult for me to talk about racism. But as I sit and watch TV or visit communities, it tears me up to see racism in any situation. Worse, it's difficult watching racism in the church. As parents, we can do a lot to teach our kids to love the diverse peoples that God created. As I've traveled the globe the last 20+ years, I've come to adore the warmth of the African culture, the hospitality of Middle Easterners, the joy of the Haitians, and the pride of the Jewish people. To think Americans are made of literally ALL of these—a melting pot of cultures.	1:00
My Money Life	10/13/2023	5:02 PM	Consumer Protection	Half of the population avoid the dentist. This may work for a time but it will come back in droves.	2:00
My Money Life	10/16/2023	5:02 PM	Cost of Living	Savings are important. It is penalty-free, and necessary in case of bad times set in.	2:00
Parent Minute	10/17/2023	1:02 PM	Marriage	We are instructed to stand by our adult children...even when they announce that they are divorcing their spouse.	1:00
My Money Life	10/18/2023	5:02 PM	Cost of Living	Life insurance. Make sure future large payments, education, funeral expenses and future would-be income. This insurance would help you do that.	2:00
My Money Life	10/19/2023	5:02 PM	Cost of Living	Worrying vs. Planning. How you deal with this conundrum will reveal how financially set you are now and for the future.	2:00
My Money Life	10/20/2023	5:02 PM	Cost of Living	Follow a structured program when dealing with your finances.	2:00
Weekend Connection	10/21/2023	3:02 PM	Employment Economy Family	Author Bruce L. Hartman discusses the need to apply Christian principles to the workplace.	15:00
Unshackled!	10/22/2023	10:00 PM	Drug Abuse Alcoholism	Vernon Goff got saved as a teenager and lived in a good family. Then how could he end up as a drug runner, heading to prison? Sometimes we may say to ourselves, "I would never do that". That's what Vernon said.	28:00
My Money Life	10/23/2023	5:02 PM	Finances	The key to financial freedom is gain control of your spending.	2:00
My Money Life	10/24/2023	5:02 PM	Finances	Get out of debt! It may take up to seven years, but it is worth it.	2:00
Parent Minute	10/24/2023	1:02 PM	Parenting	Our kids are adults. They have kids of their own. A lot of us dreamed about this. Happily married. Grandchildren. Utopia, right? Wrong. While our kids have good jobs, a spouse, and have those prized grandchildren we love, divorce, sickness, and abandoning their faith can be defeating. These are problems that many times we can't help with. We can only come alongside our kids and cry with them, hold their hand, wrap our arms around them, and pray with them. No matter your situation, remind yourself that God is in control. There isn't a reason things are happening, but maybe 15,000 reasons they're happening. What's most important? Be faithful, be supportive	1:00
My Money Life	10/25/2023	5:02 PM	Cost of Living	A good way to cut monthly spending is to renovate your food budget.	2:00

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Parent Minute	10/25/2023	1:02 PM	Education	Parents need to ensure their children's homework is being done. Not having that done offers a variety of reasons. They don't get it. Some are embarrassed about that. They are afraid of getting help. Parents need to be proactive!	1:00
Weekend Connection	10/28/2023	3:02 PM	Discrimination of Minorities	Antisemitism is on the rise with the current conflict in the Middle East. The Christian community needs to be informed of this and engaged with the Jewish people. Shalom Ministries has been stirred to challenge churches to have a burden for, and develop an outreach to, the Jewish people in their communities. The ministry works very closely with these churches in training their members in Jewish evangelism and in understanding the customs and culture of their Jewish friends. Understanding the Jewishness of Christianity will better equip the believer to have an in-depth comprehension of his or her Bible and to be a more effective witness among his or her Jewish friends.	15:00
My Money Life	10/30/2023	5:02 PM	Cost of Living	We are urged to give up or relent or relax our constant fight to stay above water financially. Make a plan!	2:00
My Money Life	10/31/2023	5:02 PM	Stress	Swedish Death Cleaning: a new catch-phrase meaning to de-clutter. We are urged to rid ourselves of things in our homes that makes a mess and causes stress.	2:00
Weekend Connection	11/4/2023	3:02 PM	Discrimination of Minorities	Today's program is part 2 of the interview with Craig Hartman with Shalom Ministries from the previous week. See October 28 summary.	15:00
My Money Life	11/6/2023	5:02 PM	Finances	We are all encouraged to give of our means, but not at the expense of taking care of our household.	2:00
Parent Minute	11/8/2023	1:02 PM	Parenting	An anonymous parent wrote to me a few weeks ago. She said every time she picks up her daughter from work or school, her daughter would complain about her job, coworkers, or even her friends at school. It was a constant barrage of insults, complaints, and criticism. This mom was concerned because her daughter does claim to be a Christian. I suggested that before her daughter could say anything say, "Give me two positive things about work or school." Then, ask her details about those things.	1:00
Parent Minute	11/9/2023	1:02 PM	Parenting	It's hard when our kids reach adulthood. Especially if they still live at home. When do we cut the strings? Some say, "Well, when you're 18, you're out of here!" Others, they just don't want it to end. But when there are more difficult battles than peace, it's time. How should we handle it? Well, never during an argument. We need to make time and calmly tell our kids that we love them—help them realize the arguing and disrespect are just too much. Maybe it's God's way of preparing us for leaving the nest. We shouldn't cut them off though. Help them to establish a budget and a plan and to look for a place to live. Hopefully, they'll see how much you care by how you walk them through the process.	1:00
My Money Life	11/10/2023	5:02 PM	Gambling	We should think twice about playing the lottery. Most do not understand the tax complications that arise should you win some money. And if you don't, then it's all for nothing anyway.	2:00
Unshackled!	11/12/2023	10:00 PM	Alcoholism Addiction	Even though Dori Greeson taught her son to obey God, he still struggled with an alcohol addiction.	28:00
Parent Minute	11/13/2023	1:02 PM	Technology	What have we done? We've created a connected generation. According to Common Sense Media, of teens who have smartphones, they're spending a little more than 4.5 hours on their phones every day.1 That's 4-plus hours a day that they're not interacting with people one-on-one, not being active, not really aware of what's going on. I've seen entire families sitting at a table in a restaurant, and they rarely look up. Parents—set some limits. No cell phones at the dinner table. On long trips, force cell phone downtime so you can talk. And don't allow your kids to take their phones to bed. Because they're using them. Many kids are sleep-deprived and depressed. Oh, and lead by example. Don't expect your kids to obey the rules if you don't.	1:00
Parent Minute	11/14/2023	1:02 PM	Elderly	Greg Yoder on aging: And while my brain feels young, my body is rebelling. Cherish your days. As my grandparents used to say, "Enjoy each day. I remember being your age. They go quickly." Most importantly though, don't let a day go by without being Jesus to your family. If you don't, they could be lost forever.	1:00
Parent Minute	11/16/2023	1:02 PM	Parenting	There's nothing better than seeing God work in the hearts of our kids. But how heartwarming it is to see it carried on to the NEXT generation—our grandkids. I recently saw a post from a friend on Facebook who had a picture of all their grandkids with T-shirts that said "Cousin Camp." I don't really know what it was about, but I got to thinking about how we as grandparents can inspire our grandkids in their walk with Christ. How about holding a grandkids' boot camp?	1:00
Weekend Connection	11/18/2023	3:02 PM	Disabilities Employment Human Rights	Employment advantages vs. disadvantages of people with Intellectual and Developmental Disabilities. What are examples of IDD? What are the misconceptions that are associated with hiring people dealing with IDD? What does employment do to improve the lives of people dealing with IDD? What improvements can businesses and coworkers make to accommodate people dealing with IDD?	15:00
Unshackled!	11/19/2023	10:00 PM	Crime/Law & Order	Dori Greeson struggled to forgive the woman who killed her son, but reluctantly sends her a letter that will transform both their lives.	28:00
Parent Minute	11/22/2023	1:02 PM	Family	Greg Yoder speaks about raising children.	1:00

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Parent Minute	11/23/2023	1:02 PM	Family	Chores! Yes. Our kids need them. If there's one thing that irritates me the most, it's watching a child manipulate their mom or dad out of doing ANY work. How in the world are we going to teach our kids to learn a healthy work ethic if we don't give them responsibilities to do each day and maybe even every week? Now, I'm not talking about violating child labor laws, but I am talking about making their bed every day and keeping their room clean. Also, maybe giving them a weekly project to do—like clean the bathroom or vacuum the steps. And, for older kids, maybe mowing the lawn or weeding the garden. And, if it's not done right, you don't have to get mad, but discipline by limiting freedoms always speaks volumes.	1:00
My Money Life	11/24/2023	5:02 PM	Cost of Living	Be careful in your gift-giving this holiday season. Don't give to impress.	2:00
Weekend Connection	11/25/2023	3:02 PM	Finances Parenting Family	Author Becca Ehrlich talks about the value of analyzing what we have and of downsizing when needed in pursuit of "Christian Minimalism." We should seek to live a life characterized by good stewardship of all that we have.	15:00
Unshackled!	11/26/2023	10:00 PM	Alcoholism	Rodney Williams walked away from God right into the trap of alcohol and drugs.	28:00
My Money Life	11/27/2023	5:02 PM	Finances	Sometimes it takes an act of shrewdness to succeed financially.	2:00
My Money Life	11/28/2023	5:02 PM	Finances	There are actually some good financial principles displayed in the holiday movie classic "It's a Wonderful Life".	2:00
My Money Life	11/29/2023	5:02 PM	Cost of Living	Being a good steward of your finances start with intense organization.	2:00
My Money Life	11/30/2023	5:02 PM	Finances	Be very careful you do not fall into debt during the holiday season.	2:00
My Money Life	12/1/2023	5:02 PM	Finances	Beware of "dollar stores". There are other issues such as quality, quantity etc.	2:00
Weekend Connection	12/2/2023	3:02 PM	Government Moral Issues	Faith & Liberty is a Christian ministry that proclaims, advocates, supports, advances, and defends the good news of the Gospel in the nation's capitol. The Vice-President of Faith and Liberty- the D.C. ministry of Liberty Counsel- relates events that focus on building strong alliances on Capitol Hill that lead to sharing the gospel with public policy makers. Faith and Liberty initiates prayer services and Bible studies, a Bible reading marathon at the U.S. Capitol and the annual live nativity in front of the U.S. Supreme Court.	15:00
My Money Life	12/4/2023	5:02 PM	Consumer Protection	Sometimes you have to just say "no" to spending.	2:00
My Money Life	12/5/2023	5:02 PM	Cost of Living	Make sure your children are "money literate". They must know the value of a dollar!	2:00
My Money Life	12/7/2023	5:02 PM	Consumer Protection	Make sure your buying matches what you really need, not just what you really want.	2:00
Parent Minute	12/7/2023	1:02 PM	Parenting	Admit to your children when you're wrong. First, it's the right thing to do. Second, it can lead to greater parenting down the road.	1:00
My Money Life	12/11/2023	5:02 PM	Marriage	Financial infidelity is a growing problems. One spouse should never spend any serious money without the other's knowledge. Especially credit card debt.	2:00
My Money Life	12/12/2023	5:02 PM	Anxiety	Many are anxious regarding debt, particularly credit card debt. Higher interest rates, inflation of goods all contribute to this.	2:00
My Money Life	12/14/2023	5:02 PM	Employment	Be careful about quitting your job. Or even thinking about quitting your job.	2:00
Building Blocks for the Family	12/14/2023	1:30 PM	Marriage	Speaker Jason Helopoulos speaks about husbands loving their wives.	28:00
Conference Pulpit	12/15/2023	8:00 PM	Marriage	Speaker Steve Canfield speaks about a husband meeting the needs of his wife.	45:00
Word For Women	12/16/2023		Depression	Jessie Sandburg discusses the grief of losing someone and the holidays.	
My Money Life	12/18/2023	5:02 PM	Cost of Living	Make a habit of checking your credit card report. It's a good practice anyway, but with scammers on the loose makes it even more important.	2:00
Parent Minute	12/18/2023	1:02 PM	Parenting	There are some parents who want their very shy kids to have the leading roll to get them out of their comfort zones. That can be a disaster. While that may be something we may enjoy, our kids might not. Let them decide themselves – encourage them. Help them. Where do I draw the line? School programs. Yes, they HAVE to do those group events.	1:00

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My Money Life	12/19/2023	5:02 PM	Technology	Identity theft is becoming more and more serious since there are more outlets for them to utilize. Unfortunately, they use technology too!	2:00
Parent Minute	12/20/2023	1:02 PM	Finances	The most wonderful time of the year can be the worst time of year for some. For families that are struggling with loss through death, divorce, or some other disfunction it can be lonely, stressful, and sad. If you're a blended family you may not have the kids this year, especially if you live in different cities. If you think it's hard on you, think about the kids.	1:00
My Money Life	12/21/2023	5:02 PM	Finances	Avoid penalties on your bank account. Keeping them current, and keeping the number of account you manage to a minimum are among the ways of doing that.	2:00
Parent Minute	12/21/2023	1:02 PM	Parenting	Empty-nest syndrome The good news is now we're in a situation where our kids actually become friends, and we can have more time to do the things that we've been wanting to do. The hard part? We just miss them.	1:00
Weekend Connection	12/23/2023	3:02 PM	Housing Finances Consumer Protection	MAYBE IT'S ONE OF YOUR DREAMS-TO BUY A HOME OF YOUR OWN. ON WEEKEND CONNECTION WE CONSIDER LOANS, FORECLOSURE AND OTHER ISSUES RELATED TO HOME OWNERSHIP.	15:00
My Money Life	12/26/2023	5:02 PM	Finances	Steps to take to form a good New Year's resolution for your finances: Get a plan. Plan ahead. Anticipate problem. Assign a start date. Accept failure. Plan some rewards for yourself for goal achievement.	2:00
My Money Life	12/27/2023	5:02 PM	Parenting	Teach your children generosity.	2:00
My Money Life	12/28/2023	5:02 PM	Consumer Protection	Store credit cards have its advantages, but the negatives are greater.	2:00
Unshackled!	12/31/2023	10:00 PM	Depression	Jim, on the down and outs, admits himself into a rescue mission just before New Years. But after only a couple days he's ready to resolutely face the world again, that is until a friendly voice from the mission takes Jim back through all the New Years resolutions he's made.and broken.	28:00