

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Second Quarter 2022: April - June

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
Weekend Connection	4/2/2022	4:02 PM	Senior Citizens Healthcare	This is part two of the discussion of Long-term care insurance from March 5, 2022	15:00
Word For Women	4/2/2022		Finances	Speaker Diane Price speaks on "Saving Money is Not an Accident".	
Unshackled!	4/3/2022	11:00 PM	Addiction	His addictions buried him in a world of despair. Is there any hope for a man who steals from his mother, his wife and daughter just to buy crack cocaine? Jimmy Rowe has the answer in his testimony.	28:00
My Money Life	4/6/2022	6:02 PM	Finances	A WalletHub survey revealed that 16% of respondents expect to miss at least one due date on debt this year. That's nearly 42 million Americans. You know why? They forget, don't have the money, no late fees on the card, are too busy, or Covid or traveling. The survey showed that people worry most about missing their credit card bill, then mortgage, tax, electricity, and car. The problem with missing a payment is the ripple effect. Late fees, penalties, and interest payments can significantly increase the total debt. When reported to credit bureaus, it damages a credit score leading to higher costs and impacts future borrowing.	2:00
My Money Life	4/7/2022	6:02 PM	Healthcare	Reduce your sugar intake, brush, floss, and see a reputable dentist for regular cleanings. If you need dental work, talk to your dentist. Is this a procedure that must be done now? How long can you wait? Their office may offer special discounts for services not covered by your insurance. Some offer discounts for paying in cash rather than a credit card, and if you cannot cover the cost, research financing options.	2:00
My Money Life	4/8/2022	6:02 PM	Media Finances	Have you seen The Chosen? It's the highly successful television series about the men and women who knew Jesus. Making a quality movie is expensive. I discovered that when making our God Provides Series. The beautiful thing about The Chosen is that season one was funded by more than 16,000 people who contributed \$11,000,000 in record breaking time. It became the largest crowdfunded media project in history!	2:00
Word For Women	4/9/2022		Finances	Speaker Diane Price speaks on "It's not Cheaper if it's Thrown Away!"	
My Money Life	4/12/2022	6:02 PM	Cost of Living	We worry too much about money. It affects our relationships and job performance but solves nothing. Only by trusting God and living by His financial principles will we be able to find freedom. When we replace worry with truth and action we can move forward with confidence.	2:00
My Money Life	4/14/2022	6:02 PM	Technology Parenting	According to Common Sense Media, of teens who have smartphones, they're spending a little less 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	2:00
Unshackled!	4/17/2022	11:00 PM	Alcoholism	Few men go off to war and find peace, but Gary Beikirch found peace in a remote village in Vietnam - until the enemy attacked.	28:00
My Money Life	4/18/2022	6:02 PM	Economy	Savings accounts are still a safe place to deposit savings as long as they're guaranteed by the FDIC - that's the Federal Deposit Insurance Corporation or the NCUA - the National Credit Union Administration. They cover \$250,000 per depositor, per institution. In addition to online options, credit unions and local banks are a great alternative to big banks. The Consumer Financial Protection Bureau reported that fees were 13% to 19% lower at small banks and credit unions than the big banks last year.	2:00
My Money Life	4/19/2022	6:02 PM	Cost of Living Consumer Protection	Chuck Bentley: Bank of America recently surveyed potential home buyers. Results show that singles don't want to delay purchasing a home. A majority of single women surveyed want to buy a home before they marry. In fact, 9 out of 10 think the idea of being married before owning a home is old-fashioned. Singles comprise a growing population. Single women are putting off marriage and children, building their careers, and gaining financial resources. Whether single or married, the higher your credit score the better your opportunity to lock into a good mortgage rate. Getting pre-approved is important in today's housing market. It enables you to act quickly when the right house becomes available. I recommend a minimum of 20% down to avoid private mortgage insurance.	2:00
My Money Life	4/20/2022	6:02 PM	Housing	Questions to ask yourself when buying a home: Are you financially stable and ready to lock into a mortgage, with no guarantee that the home will retain its value? Is your career inflation proof? Do you have 3 to 6-months of emergency savings? Can you afford a plumber or electrician, or can you make the repairs?	2:00
Parent Minute	4/22/2022	2:02 PM	Abortion	Advice for parents when your daughter informs you that she has had an abortion.	1:00
My Money Life	4/22/2022	6:02 PM	Cost of Living	A 2021 National Retail Security Survey reported that a majority of retailers experienced a rise in organized crime. Strategic Resource Group says, "For every \$330 worth of products stolen, a retailer has to sell an incremental \$300,000 worth of goods just to break even."	2:00
Parent Minute	4/26/2022	2:02 PM	Family Youth	Greg Yoder: 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?	1:00
Building Blocks for the Family	4/26/2022	2:30 PM	Marriage	Joseph Stowell speaks of how to be a wife and love it!	28:00

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My Money Life	4/26/2022	6:02 PM	Housing	Carrying a mortgage depends on your situation. Many homeowners suffered during the Great Recession. Over 1 1/2 million homes went into foreclosure in the first half of 2010. Those who owned their homes avoided that pain. When a home is paid for, you don't have the fear of wondering what to do or where to go if you can't pay the bill. Now of course homeowners still have to pay insurance and property taxes, and now we have inflation that's increasing the cost of utilities, repairs and maintenance.	2:00
My Money Life	4/27/2022	6:02 PM	Finances	The path to financial freedom may not be easy and it doesn't happen overnight, but the result is worth the effort. It will bring contentment, a sense of freedom and joy.	2:00
Parent Minute	4/28/2022	2:02 PM	Disabilities	This program deals with children handling other children's disabilities.	1:00
Weekend Connection	4/30/2022	4:02 PM	Healthcare Women's Issues Family	Tiffany Smiling was given just three months to live as a child, but later as a cancer survivor she remembers her struggles as a teenager recovering from serious illness in a society that obsesses over physical beauty. She encourages us to minister to people in love and compassion in a Christ-like way.	15:00
Word For Women	4/30/2022		Finances	Speaker Diane Price speaks on "Cheapest is Not Always Best."	
Unshackled!	5/1/2022	11:00 PM	Addiction	Tonight's episode deals with addiction of a teenage girl and her relentless grandmother's faith to bring her back.	28:00
Parent Minute	5/2/2022	2:02 PM	Human Rights	Greg Yoder: I don't know about you, but there have been a few days in the last few weeks where I look at our country and say, "Lord, what is going on?" There are people who hate us because of our political and religious leanings. The lines are divided, the tension high. How do we encourage our kids when they're faced with hatred because of who they support or what they believe? Well, let's not get politics and faith confused.	1:00
Parent Minute	5/4/2022	2:02 PM	Parenting	Greg Yoder: Make your kids fill out time cards. If they do a chore, write down the time it took. And then at the end of the week, pay them. Then require them to buy the things that they want. If they want designer shoes, they can pay the extra. While many parents are coddling their kids today, you're teaching responsibility and a great work ethic.	1:00
Weekend Connection	5/7/2022	4:02 PM	Health Issues Healthcare	We talked with the director of public relations at The National Federation of the Blind, which provides resources through their state affiliates and chapters to those who are blind or are losing their sight, parents of blind children, blind parents, as well as seniors who have diminished vision. They offer a wide variety of programs and services involving education, training, employment help, counsel and support involving trauma and abuse, and a store providing products and literature for the blind community.	15:00
My Money Life	5/9/2022	6:02 PM	Cost of Living	Some hints about saving on food money: try these cost saving options: Organize your pantry so the oldest items are consumed first. This prevents waste. Keep a running grocery list and add sale items that you can find online. Shop store brands. Consumer Reports says they can save you 25% or more. Also plan your meals and time to cook. Skip pre-cut fruits and vegetables to save extra cash. Don't forget digital and paper coupons, and if you're into mobile apps, check out Flipp and Ibotta	2:00
Parent Minute	5/10/2022	2:02 PM	Depression Parenting	Greg Yoder speaks to parents about their children's discouragement.	1:00
My Money Life	5/10/2022	6:02 PM	Finances	Forbes reports that despite a nearly \$65 billion a year sleep aid market, millions of Americans are sleep-deprived. The average adult should get 7-9 hours of sleep every night. Without it, our emotional well-being, physical health, performance and safety on the job are affected. Not enough rest also impacts your finances.	2:00
My Money Life	5/11/2022	6:02 PM	Finances	Many people retire with a mortgage. Low mortgage rates, recent refinancing, or lack of resources to pay off the debt are several reasons why. A Harvard University study found that nearly half of all homeowners aged 65-79 carried mortgage debt with a median balance of \$77,000. Now 1/4th of households aged 80 and above carried mortgages with a median balance of \$43,000. A paid-off home frees you from the stress of wondering what to do or where to go if you can't pay the mortgage.	2:00
Unshackled!	5/15/2022	11:00 PM	Alcoholism	Johnny Spence could have made the record books as a professional golfer, but he couldn't resist alcohol.	28:00
Parent Minute	5/16/2022	2:02 PM	Parenting	Greg Yoder says that while all our kids need us to spend time with them, they equally need us to take interest individually.	1:00
My Money Life	5/17/2022	6:02 PM	Consumer Protection	You can avoid credit card charges with these simple tips: Pay the balance off every month. Choose a card with no annual fee or foreign transaction fees. Pay on time to avoid late payments. Don't use the card to withdraw cash. If necessary, check into a balance transfer card, but read the fine print so you understand all fees and time frames. Meanwhile, avoid losing money each month on interest payments by keeping track of your daily spending. Use cash, embrace frugality and break free from the monthly payment mindset.	2:00
My Money Life	5/18/2022	6:02 PM	Finances	When home prices accelerate quickly, appraisals may not reflect current values. An appraisal gap clause is an addendum to a contract. It confirms that the buyer will cover any difference between a home's appraised value and their offer. It gives sellers comfort in knowing a contract won't fall through because of a low appraisal and it protects against buyers backing out. An appraisal gap clause in your offer means you'll buy the home even if it appraises lower than your offer.	2:00

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Building Blocks for the Family	5/19/2022	2:30 PM	Parenting	Author and speaker Gary Chapman speaks about three basic goals for parents.	28:00
My Money Life	5/23/2022	6:02 PM	Finances	The decisions you make reflect what's really important to you. This is especially true with decisions involving money.	2:00
My Money Life	5/25/2022	6:02 PM	Economy	We can quickly become so involved with the "urgent" things of this world that we neglect the important things. Let's take a business for example. Early on, the urgent thing is to make payroll. Later it becomes urgent to earn a greater profit or build a bigger company. There will always be reasons to neglect the important areas. Yet, most of these will become trivial the second after we die. That's why it's vital that we strive for balance in business.	2:00
My Money Life	5/26/2022	6:02 PM	Finances	Henry Ford, said, "You can't build a reputation on what you're going to do." Our careers are highly dependent on the reputations we build. They're established by our priorities.	2:00
My Money Life	5/27/2022	6:02 PM	Parenting	Today, Crown's founder, the late Larry Burkett reminds parents that helping your child discover God's plan for their life begins now.	2:00
Weekend Connection	5/28/2022	4:02 PM	Military Family Depression	Sheri Hall talks about the needs of military servicemembers negatively affected by their service.	15:00
Unshackled!	5/29/2022	11:00 PM	Suicide	How can you find self-respect and the will to live when everyone lets you down? Dawn Dopf kept searching for connection in the world, but she had to look up to find someone she could really count on.	28:00
My Money Life	5/30/2022	6:02 PM	Stress	During stressful times, it's easy to spend money to escape and just have some fun. However, it's always important to spend less than you earn. No matter how you're feeling emotionally, avoid spending your savings – especially emergency savings. Money put aside gives margin and the confidence to face tomorrow.	2:00
Parent Minute	5/30/2022	2:02 PM	Parenting	Parent's struggle: My four-year-old is a very persistent, independent, and fiery spirit. I'm always tempted to squash her spirit. "Just obey me," instead of being patient with her and learning to guide her vivaciousness."	1:00
My Money Life	6/2/2022	6:02 PM	Family	Moving tips: Start decluttering now! You'll have less to pack and move. Go through each room of your home and decide what to keep. Then sell, donate or trash the rest. Don't forget the storage unit. One year, neighbors put everything they didn't want to move in the front yard, and they told people just to come and take what they wanted. Now once you have a date in mind, schedule bids with moving companies or 'do-it-yourself' and rent a truck.	2:00
Weekend Connection	6/4/2022	4:02 PM	Senior Citizens Transportation	The aging baby boomer generation is the fastest-growing demographic in the U.S. By 2030, there will be more than 70 million people age 65 and older, and approximately 85-90 percent of them will be licensed to drive. Senior drivers are among the safest drivers on the road and often reduce their risk of injury by wearing safety belts, not drinking and driving and by observing speed limits; however, seniors are more likely to be injured or killed in a crash due to age-related fragility. AAA is dedicated to keeping seniors driving for as long as safely possible through defensive driving programs; car fit clinics; and transportation mobility planning, which is committed to promoting viable transportation options for seniors who can no longer drive independently.	15:00
Unshackled!	6/5/2022	11:00 PM	Addiction	Tom found running away may not be the easiest way out of a situation, but it sure was the fastest. After escaping death in WWII again and again, he considered it himself lucky, only to realize later the power of providence.	28:00
My Money Life	6/6/2022	6:02 PM	Consumer Protection	There's plenty of reasons to be financially wise these days. There are supply chain issues, inflationary pressures, and the prospect of worldwide food shortages. We don't know if, when, or how these will affect us. However, taking simple steps today will enable us to confidently face tomorrow. I recommend you cut all unnecessary spending. Save on gas by planning your errands and driving during off-peak traffic times. Shop frugally by planning ahead. Buy items in bulk at warehouse stores to avoid future price hikes. Comparison-shop, use coupons, and study weekly ads. Buy extra whenever you can.	2:00
My Money Life	6/6/2022	6:02 PM	Cost of Living	There's plenty of reasons to be financially wise these days. There are supply chain issues, inflationary pressures, and the prospect of worldwide food shortages. We don't know if, when, or how these will affect us. However, taking simple steps today will enable us to confidently face tomorrow. I recommend you cut all unnecessary spending. Save on gas by planning your errands and driving during off-peak traffic times. Shop frugally by planning ahead. Buy items in bulk at warehouse stores to avoid future price hikes. Comparison-shop, use coupons, and study weekly ads. Buy extra whenever you can.	2:00
My Money Life	6/8/2022	6:02 PM	Elderly	Death is typically an emotional experience for any family. That's why it's important to research and plan for the body ahead of time. Decisions have financial ramifications. Simple planning will assist loved ones in the future. Some want to save money and elect for a cremation. The average cost of cremation this year runs between \$800 and \$4000. In direct cremation, there are no traditional funeral costs. The crematory staff manages the process. They complete the death certificate, and pick up and transport the body to the crematorium. Expect to pay more if working with a funeral home. They contract with crematories. So, when quoting a package fee, make sure they disclose everything to you, including the cost of cremation.	2:00

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My Money Life	6/13/2022	6:02 PM	Finances	TikTokers are obsessed with a popular money-saving method called "cash stuffing." The hashtag #cashstuffing has over 300 million views on TikTok. Thankfully people are discovering that using cash makes tracking and saving money easier. It's a simple, free way to budget and form positive money habits. Cash Stuffing is just a renaming of The envelope system which is a simple, tested-and-true way to track your spending. It doesn't require anything more than a few envelopes.	2:00
Parent Minute	6/13/2022	2:02 PM	Drug Abuse	The opioid crisis is out of control. More than 72-thousand people died from drug overdoses in 2017. Even young people. If you have a drug addict teen or young adult in your house my heart goes out to you. You're probably tired of the lies, money disappearing, the car accidents, and their denial that there's a problem. As a parent we struggle with anger, fear, sadness, and heartbreak.	1:00
My Money Life	6/14/2022	6:02 PM	Finances	Three tips for entrepreneurs: First, sell your skills to earn passive income. In his case, he created an online course enabling him to reach more people with less time. Second, give a free sample of what you have to offer. He believes that "givers prosper." Providing rich content draws people in and builds trust. Finally, get automatic systems in place.	2:00
My Money Life	6/15/2022	6:02 PM	Cost of Living Health Issues	The Consumer Financial Protection Bureau reports that 1 in 5 U.S. households have medical debt. Even with health insurance, high deductibles and out-of-pocket expenses can lead to debt. Debt on credit reports makes it difficult to attain housing, to get credit or find employment.	2:00
Parent Minute	6/16/2022	2:02 PM	Technology	In the age of smartphones, personal electronic devices, social media, and online movies, technology is sucking our days away from us.	1:00
My Money Life	6/17/2022	6:02 PM	Employment	The main purpose of an internship is to gain experience. Sometimes they fulfill a college requirement. They reveal aspects of full-time employment while allowing students to explore interests and form career goals. A vital benefit of interning is gaining a mentor and broader network within the field. Interns who demonstrate enthusiasm, cooperation and humility will often find doors open up to them. Sometimes internships turn into permanent jobs. Managers and human resource personnel will observe interns to determine if they're an asset for the company. Even if a full-time position isn't offered, supervisors and mentors can be important references. This is beneficial when creating your resume.	2:00
My Money Life	6/20/2022	6:02 PM	Finances	An extended car warranty is a service contract between you and a warranty company. General warranties are included in the sales price of vehicles, but an extended car warranty or service contract is not. They warn us that some policy's about to expire and that we better act fast. They hope to create fear of out-of-pocket costs for broken or worn-out parts. It sounds scary, but don't take the bait. They'll play on your emotions and pressure you for personal information. They may actually have information about your car and warranty to get you to believe them. All they want is your credit card information by getting you to purchase their offer.	2:00
My Money Life	6/21/2022	6:02 PM	Parenting	Single moms share common problems: limited resources, limited time, and limited community that they can trust. Some are rejected by their own family because they chose to have the child without marrying the father. A community can provide basic help, guidance, and a network of people with resources.	2:00
Weekend Connection	6/25/2022	4:02 PM	Abortion Life Issues Family	Sandy Day, president of Caleb Ministries talks about some of the issues related to the loss of a child-- sometimes through abortion-- and other issues such as infertility and our response to these individuals in crisis.	15:00
My Money Life	6/28/2022	6:02 PM	Youth	Is your college student prepared to handle finances? College is often the first-time young people are in control of their finances. Unfortunately, many are unprepared. Here's how you can help. Create a reasonable budget together. Emphasize the dangers of credit cards and how using cash reduces frivolous spending. They may like the envelope system.	2:00
My Money Life	6/29/2022	6:02 PM	Cost of Living	Many people are experiencing economic turmoil. There's a way out of the paycheck-to-paycheck cycle. It boils down to 4 words: resolve to stop borrowing.	2:00