

KHCS FM 91.7 – Palm Desert, CA

Radio Issues Program List

3rd Quarter 2014

Issue #1	4th of July Weekend
Issue #2	Setting the Record Straight
Issue #3	Coachella Valley Water Crisis
Issue #4	Paying off Credit Cards
Issue #5	Posting Labor Law Posters
Issue #6	Dealing with Debt Collectors
Issue #7	President Obama Address Nation
Issue #8	Designating Financial Gifts

Extra Program Material

Air Dates July 1 through September 30, 2014 and vary in length.

1. SRN News is heard at the top of most hours.
2. Commentary and other short features of interest to the community.
An example of and some of these daily features are:

Breakpoint, Cal Thomas Commentary, The Phyllis Schafly Report, Eye on the Middle East, Probe Ministries, The Legal Alert, Family News in Focus and Tony Perkins with Family Research Council.

3. PSAs (30 to 60 seconds in length) are broadcast at least 8 times each day (24 hours 7 day a week).
An example of and some of these PSA are:

California National Guard, Fighting Blindness, Hearing Loss, Veterans Crisis Line, Radiological Society, Selective Service, Child Car Seat

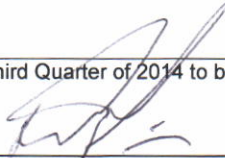
Safety, Citrus Treat, Foundation Womens Cancer, Wildfires, Gun Safety, Summer Hunger, Stroke F A S T, High Blood Pressure and Adult Vaccinations.

4. Community announcements are made free of charge to any non-profit organization in the Coachella Valley. These are generally 30 seconds in length and run at least 8 times a day.

5. Special weather statements by the National Weather Service as well as Abduction Alerts have been broadcast as needed for the community.

FCC Rule 73.3526 requires this material for the Third Quarter of 2014 to be placed in Public File by 10 Oct 14.

Signature of Responsible Party Posting Material



Actual Date

10-1-14

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 1

4th of July Weekend Happenings

Air Date

Length

Name of this Show

Monday July 7 at 5:30 PM

28 Minutes

The Download

People involved with the show were:

Chris May and Ellie Tourje

Brief Description:

Chris and Ellie began by discussing the 3 day weekend here in the Coachella Valley. They said it was very hot and humid. Ellie said she went to the Newport coast and spent the 4th with her kids who live there. It was also very warm there so they spent most of their time in the back bay and had to get in the water. Chris said he and his wife went to Shields Date Garden and enjoyed the day there doing various things. They also saw a lot of fireworks in the Indio area at various locations. Ellie described a tragic incident at Newport where a life guard was rescuing a person in a rip-tide and they both perished. Chris and Ellie discussed other things going on in the valley along with the current humanitarian situation with the illegal children coming over the boarder.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 2

Setting the Record Straight

Air Date

Length

Name of this Show

Wednesday July 16 at 4:05 PM

27 Minutes

Wallbuilders Live

People involved with the show were:

David Barton

Brief Description:

David Barton did this series of programs from July 7 through July 16. The series Setting the Record Straight was done on a video and rebroadcast on their programs from an African Historic Museum. The program starts with pointing out great black people who served our country in many areas. It goes into how slavery was promoted and kept in place by the southern Democrats and the struggle that the black people had to deal with. The program covered from the beginning of our nation to the present and how the Democrats fought the Republicans, even after the Emancipation Proclamation, to keep black people from being part of the American way of life. It went into great detail and listed many people on both sides as to what they did and the outcomes.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 3

Coachella Valley Water Crisis

Air Date

Length

Name of this Show

Monday July 28 at 5:30 PM

27 Minutes

The Download

People involved with the show were:

Chris May, Ellie Tourje and Dave Koller

Brief Description:

Chris May and Ellie Tourje after a little chat introduced Dave Koller as the Water Conservation Director for the Coachella Valley Water District. Dave stated there are 5 water districts here in the Coachella Valley. He said we are in an emergency state of water rationing because of the sever drought. Dave did say here in the Coachella Valley we have a high water table under us which is good. People in the Central Valley do not have this so they could see their water shut off if they use too much. This has affected farmers in the Central Valley and other places in the state. Dave also said that many of the golf courses and watering with recycled water and the problem there is that there isn't that much recycled water available. Chris and Ellie had a lot of questions for Dave and he went into a lot of detail with them about the water shortage and how we can conserve.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 4

Paying off Credit Cards

Air Date

Length

Name of this Show

Wednesday August 13 at 7:30 AM

2 Minutes

My Money Life

People involved with the show were:

Chuck Bentley

Brief Description:

Chuck Bentley started by asking the question about paying off credit cards with the smallest balance or the highest interest rate first. According to Kiplinger's magazine the correct answer is to pay off the highest interest rate first. There rationale is that studies show people pay off the smallest balance first. They should pay the minimum on all cards except for the one with the highest interest rate. On that one pay the most you can and when that is paid off do the same for the next highest interest rate card. This approach will allow you to pay a lower interest rate over time which means everything will get paid as cheaply as possible. People seem to feel better about paying off the smallest balance first because it make them feel like they are making progress. Credit cards are expensive and should be used so as not to carry a balance.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 5

Posting Labor Law Posters

Air Date

Length

Name of this Show

Thursday August 21 at 8:30 AM

90 Seconds

Legal Alert

People involved with the show were:

David Gibbs

Brief Description:

David Gibbs stated the question, are churches required to post for their employees the Government Labor Laws on a poster. A church called the Christian Law Association and said they are constantly called by companies saying if they don't buy the Labor Law posters from them they are in violation of the law. The Christian Law Association attorney told the pastor they do not have to buy them, however, every employer including churches are required to post certain labor law information for both Federal and State in a place where the employees can see them. They can download them from both State and Federal employment sites and print them at no charge to the church.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 6

Dealing With Debt Collection

Air Date

Length

Name of this Show

Wed September 10 at 7:30 AM

2 Minutes

My Money Life

People involved with the show were:

Chuck Bentley

Brief Description:

Chuck Bentley started by asking what do you say when a debt collector calls you. You have plenty of rights thank to the Fair Debt Collection Practices Act. Some helpful tips are to first get the information in writing. Within 5 days of being contacted they must send you in writing who the debt is owed to, the amount of the debt and what action you can take if you do not think you owe the debt. Next if you don't think you owe the money, dispute the debt in writing. If you send a Certified Letter to the collection agency, after receiving information in writing, within 30 days the debt collector can no longer contact you. Next keep a record of all calls, communications and writing from the collector including days and times along with a summary of what was said. There is a lot they cannot do including calling before 8 AM or after 9 PM. They cannot call you at work, use abusive language or threaten you in any way. You should know what the Act says.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 7

President Obama Address Nation

Air Date

Length

Name of this Show

Wed September 10 at 6:00 PM

15 Minutes

SRN News Special

People involved with the show were:

President Obama and Greg Clugston.

Brief Description:

Greg Clugston opened the program by setting the scene and previewed the speech.

President Obama started by saying he intends to degrade and destroy ISIS. He said

his presidency is to defend America. He said ISIS is not Islamic because they want

to kill everyone who stands in their way. He said ISIL poses a threat to Iraq, Syria

and the US. We have made 150 strikes in Iraq but we cannot do it alone. He talked

about leading a coalition to defeat ISIS/ISIL. The President made 4 points that

outline his plan. He stated John Kerry will try to get Arab help. He is looking for bi-

partisan support for this action that does not include troops on the ground. He also

said we live in a time of great change and are better positioned than ever to do the

job. He then asked for the support of the American people.

KHCS FM 91.7 – Palm Desert, CA

3rd Quarter 2014

Quarterly Program Report

Issue: # 8

Designating Financial Gifts

Air Date

Length

Name of this Show

Tue September 30 at 8:30 AM

90 Seconds

Legal Alert

People involved with the show were:

Attorney David Gibbs.

Brief Description:

Attorney David Gibbs is answering the question of whether or not a designated financial gift given to a church can be used for other purposes. A pastor called the Christian Law Association and asked if a gift like this could be spent in any other way. The answer was that when the church accepts the designated money the church is bound to only spend the money only for that designated purpose. The church is not even allowed to borrow that money for another purpose and later return it for the designated purpose. The only exception is when the church has written into its by-laws that all designated funds are suggestions that are advisory and are not mandatory in nature. Then the church may spend the funds as they see fit and led to do so..