

QUARTERLY ISSUES-RELATED PROGRAMMING REPORT

Second Quarter 2021: 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
My Money Life	4/1/2021	6:02 PM	Finances Housing	A house payment for the average family's budget should not exceed 25% of Net Spendable Income after giving and taxes.	2:00
SRN News	4/1/2021	Top of Hour Newscast	Health Issues	Pfizer says its vaccine will protect the individual for up to six months from COVID.	0:30
My Money Life	4/2/2021	6:02 PM	Housing	Crown Financial founder the late Larry Burkett explains why paying off your mortgage is better than having one even if you have saved on a better rate of return. With the stroke of a pen, that could go away.	2:00
SRN News	4/2/2021	Top of Hour Newscast	Employment	Employers added 916,000 new jobs last month, and the unemployment rate fell from 6.2 to 6 percent.	0:30
Weekend Connection	4/3/2021	4:02 PM	Health Issues Senior Citizens Healthcare	Dr. Mary George from the Centers for Disease Control and Prevention talks about the prevention, causes and warning signs of strokes.	15:00
My Money Life	4/5/2021	6:02 PM	Finances Housing	A small closet with quality clothes is better than one stuffed with cheap, trendy items. Fashion on a budget means you buy less, buy classic, coordinate and accessorize. Go through your closet and only keep the items that you'll really wear. Sell, give or toss the rest. Make a list of what you need – not what you want. Then with patience and self-discipline, shop wisely for necessary items. Shops sales or use coupons. Strategically save for quality items that won't go out of style. Avoid impulse buying and stick to the basics.	2:00
SRN News	4/5/2021	Top of Hour Newscast	Economy	Leaders of both political parties are concerned about the multi-trillion dollar spending proposals.	0:30
My Money Life	4/6/2021	6:02 PM	Cost of Living Finances	According to The American Moving and Storage Association, a long-distance move costs an average of \$4,300 while a local move runs \$2,300. Are you hiring packers? Fork over \$40 an hour or more. Throw in storage, temporary housing and it quickly adds up!	2:00
SRN News	4/6/2021	Top of Hour Newscast	Health Issues	President Biden is set to announce an earlier-than-expected rollout of COVID-19 vaccines to a greater number of the public.	0:30
SRN News	4/7/2021	Top of Hour Newscast	Economy Taxes	Senator Tom Cotton says that inflation may occur due to White House policy vs. the existing Pandemic.	0:30
Building Blocks for the Family	4/8/2021	2:30 PM	Family Parenting	Troy Carlson spoke on "Resolving Conflicts at Home", dealing with family relationships.	28:00
SRN News	4/8/2021	Top of Hour Newscast	Government Crime/Law & Order	President Biden is expected to bypass congress with an executive order altering gun-control laws.	0:30
SRN News	4/9/2021	Top of Hour Newscast	Immigration Taxes	Per the Mexican government, reigning in immigration control may cost the US more than two billion dollars a year to accomplish	0:30
My Money Life	4/9/2021	6:02 PM	Finances	When people invest out of greed, envy, pride, or ignorance, things can get crazy! The tulip was introduced to Holland in the 1600s and the wealthy rushed to buy them. Speculators saw an opportunity. They entered the market seeking their fortune in tulip bulbs. What's now known as Tulip mania occurred when investors purchased bulbs and prices skyrocketed. The price of one soon cost as much as a house. Prices eventually reached an unsustainable level and a correction occurred over the course of a week. The bubble burst and many tulip holders went bankrupt.	2:00
Weekend Connection	4/10/2021	4:02 PM	Consumer Protection Media	Part two of the interview - use summary from March 6th.	15:00
Unshackled!	4/11/2021	11:00 PM	Crime/Law & Order	Have you ever felt the world was unfair? So did Jimmy MacPhee. His sense of injustice grew into a hatred. Until he killed a man. And then he confronted the one person he had been avoiding all his life.himself.	28:00
My Money Life	4/12/2021	6:02 PM	Technology Transportation	Once you pay cash for a car, you'll never want to finance one again. There's a lot of talk about electric vehicles. Governor Newsom of California wants to ban cars with gasoline engines by 2035. President Biden hopes to replace the government's fleet with electric ones. Tesla, the leading manufacturer of electrics, is now worth about as much as the nine largest car companies in the world, combined! It's important to know the costs of time and money before making any purchase.	2:00
My Money Life	4/13/2021	6:02 PM	Transportation Environment	The Tesla: "iPhone of cars" because of its ease of functionality and superior performance compared to all other electric vehicles. Pros: Charged at home. Environmental-friendly. Maintenance cost reduced. Cons: purchase and insurance costs, limited driving ability.	2:00
Parent Minute	4/13/2021	2:02 PM	Technology	Greg Yoder offers some advice about how available technology to kids, specifically teens, should be monitored and limited.	1:00
My Money Life	4/14/2021	6:02 PM	Recreation	The average American employee took only 8 vacation days in 2020, the fewest number among 16 countries surveyed. Many respondents replied that it's been over a year since they took a vacation. Some used vacation days to care for sick family members or in lieu of child care. Others canceled trips due to Covid. Now, a majority of working adults around the world are prioritizing vacation time in 2021. G	2:00

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SRN News	4/14/2021	Top of Hour Newscast	Military	President Biden is ready to remove all troops from Afghanistan by September 11.	0:30
SRN News	4/15/2021	Top of Hour Newscast	Employment	576,000 unemployment applications this past month, a post-covid low.	0:30
My Money Life	4/16/2021	6:02 PM	Finances	How much home can you afford? How about automobiles? Do you realize that the amount we spend on these two items can make or break our financial well-being, and too many of us are, in fact, making choices that break us.	2:00
SRN News	4/16/2021	Top of Hour Newscast	Crime/Law & Order	Another mass-shooting in Indianapolis.	0:30
Unshackled!	4/18/2021	11:00 PM	Depression	What hope is there for a person who turns their back on everything they believe? You can hear the true story of "Thomas," the man who denied everything most people hold dear: family, friends, religion, politics, and patriotism.	28:00
SRN News	4/19/2021	Top of Hour Newscast	Government	Accusations of US representative Maxine Waters (D-CA) of inciting a riot while in Minnesota.	0:30
SRN News	4/20/2021	Top of Hour Newscast	Crime/Law & Order	Jurors are to decide the fate of the accused in the high-profile murder of George Floyd.	0:30
My Money Life	4/20/2021	6:02 PM	Senior Citizens	Ernest Hemingway said, "Retirement is the ugliest word in the human language." Chuck Bentley discusses options for a successful and even fruitful retirement.	2:00
Parent Minute	4/20/2021	2:02 PM	Parenting Youth	When we're dealing with toddlers and elementary aged kiddos we can fail to realize we're losing touch with our teens! It's important to spend one on one time with them because they're only going to be around a few short more years. What then? Are we being proactive? Teaching them budgeting, car maintenance, cooking skills, spiritual disciplines and more that's going to help form them. Make a date with your teen today.	1:00
SRN News	4/22/2021	Top of Hour Newscast	Environment	President Biden hopes to cut greenhouse emissions by 50 percent by 2030.	0:30
Building Blocks for the Family	4/22/2021	2:30 PM	Parenting	Frank Hamrick is doing a series called "Help, I've Got a Teenager", which discusses problems and solutions of raising a teen.	28:00
SRN News	4/23/2021	Top of Hour Newscast	Environment	President Biden is conducting a summit with participating billionaires to help combat the issue of climate change.	0:30
My Money Life	4/23/2021	6:02 PM	Employment	Discussed today was examples (outrageous if not humorous) examples of falsifying a resume. Fear can drive people to lie. They need a job, they need the money. They think employers expect perfection. In reality, employers just want to know you and what you offer the company. Falsifying a resume is dishonest.	2:00
Unshackled!	4/25/2021	11:00 PM	Depression	Katie DePew's depression turned to more and more drastic measures and toxic relationships. When she couldn't outrun her decisions, she found herself feeling alone. But in the stillness, she encountered the one who gave her hope.	28:00
My Money Life	4/26/2021	6:02 PM	Economy Family	Trying to build your emergency or vacation fund? Sell some stuff! Garage sales are labor-intensive, but the anticipation of financial reward is a great motivation! Allow yourself several weeks to accumulate everything and gather it in one place.	2:00
My Money Life	4/27/2021	6:02 PM	Employment	Chuck Bentley offers some advice on types of jobs to go after if unemployed, especially due to COVID.	2:00
My Money Life	4/28/2021	6:02 PM	Employment	Even though not ideal, a temporary job can provide income, relieve despair, and keep you productive. It can fill in gaps in your resume, allow you to explore a field that may prove to be interesting, and even be a step to a job you love. A temporary job provides the opportunity to develop new skills while broadening your network. It will give you an understanding of the company should you be offered a full-time job there.	2:00
SRN News	4/29/2021	Top of Hour Newscast	Employment Economy	President Biden is proposing a six trillion dollar spending plan and a 2.3 billion dollar jobs plan.	0:30
My Money Life	4/29/2021	6:02 PM	Finances Stress	Chuck Bentley discusses financial anxiety: If you find yourself dwelling on "what if" scenarios, I want you to think S.O.S. Stop! Organize! Start! If you're overspending, accumulating debt, and living with stress to make it to the end of the month, declare that you'll stop repeating those mistakes. It's the first step of financial wisdom to reduce your anxiety. Stopping is progress! Next, Organize. Make a plan to repair the problems you've created. They won't disappear by winning the lottery or ignoring them. Get help and seek training to address your issues and establish goals. Begin a process to right the wrongs. Ask the Lord to help you persevere through this step with discipline, self-control, and hope. Despite the trials and tribulations, God will never leave you or forsake you. Being organized is a major step in reducing anxiety. Now once you've stopped and organized, you're two-thirds of the way there. Now, get started!	2:00

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SRN News	4/30/2021	Top of Hour Newscast	Economy	Consumer spending rose 4.2 percent while incomes soared to 21.1 percent.	0:30
Parent Minute	5/3/2021	2:02 PM	Drug Abuse Addiction	The scourge of drug addiction is plaguing our nation. You probably know someone or are friends with someone who has either lost someone or nearly lost someone to a drug overdose. According to US figures opioid related deaths have doubled in just 10 years. Here are the signs. Drowsiness, nausea, dizziness, vomiting, dry mouth, headaches, sweating, and mood changes. As parents, talk openly drugs and their dangers, especially with your tweens and teens. Talk about how dangerous they can be and how it can become a god in their life.	1:00
My Money Life	5/4/2021	6:02 PM	Cost of Living	Today's topic is utility bills. By averaging them over one year, you can store money in a savings account from low-use months to offset the cost of high-use months. Or, your utility company may have a plan that allows you to pay an average, constant amount each month. Clothing, medical, and dental costs are also good candidates for short-range planning. These occur on an irregular basis, and without adequate reserves, you'll find yourself turning to credit cards. So, set aside an average monthly amount for these needs based on how much you spent the year before and how much you expect to spend in the coming year.	2:00
Conference Pulpit	5/5/2021	9:00 PM	Marriage Family	Bill Rice III speaks about "One Man, One Woman, One Life". The value of a marriage and doing it as long as they live!	45:00
My Money Life	5/6/2021	6:02 PM	Cost of Living	Chuck Bentley discusses how people are concerned about the continued impact of Covid-19 on our economy, unexpected expenses and the rising cost of food and other essentials.	2:00
Building Blocks for the Family	5/7/2021	2:30 PM	Parenting	John Barnett discusses "How to Encourage an Excellent Mother". Moms get discouraged, even when they are doing everything right.	28:00
My Money Life	5/7/2021	6:02 PM	Welfare	Tremaine Brown is a University of Texas student-athlete graduate. He owns and operates a restaurant called Shi Lee's with his mother. Known for its southern dishes like chicken-fried chicken, brisket nachos, and catfish, Shi Lee's developed a reputation built on years of being generous to the community. When the pandemic reached Amarillo and schools closed, Brown knew there'd be hungry children. So, he and his seven-year-old daughter sacked up lunches for months. Family, friends, and businesses donated time, food, and money to support the effort. By November, they'd given away around 90,000 free lunches.	2:00
Weekend Connection	5/8/2021	4:02 PM	Senior Citizens	Ruth Johnson provides insight into caregiving for the elderly. Ruth relates her experience caregiving for her father. Ruth is a licensed practical nurse who has worked in long term care facilities. Ruth maintains a blog that addresses caregiving.	15:00
Building Blocks for the Family	5/11/2021	2:30 PM	Parenting	Carol Parker talks about parenting teenagers.	28:00
My Money Life	5/11/2021	6:02 PM	Transportation	Chuck Bentley discusses the pitfalls and financial obligations of owning and maintaining a recreational vehicle.	2:00
Building Blocks for the Family	5/12/2021	2:30 PM	Moral Issues	Josh McDowell speaks about moral purity, especially among teenagers.	28:00
My Money Life	5/12/2021	6:02 PM	Transportation Cost of Living	Here are some ways to deal with rising gas prices. Properly inflate your tires to increase efficiency. Avoid speeding, rapid acceleration, and rapid braking which lower fuel efficiency. Consult GasBuddy for the cheapest gas in your area. When possible, carpool, drive fuel-efficient cars, take public transportation, walk, or ride a bike. In addition, plan your outings to reduce drive time and mileage.	2:00
SRN News	5/13/2021	Top of Hour Newscast	Employment	Employment applications fell to 473,000 jobs, a post-pandemic low.	0:30
Building Blocks for the Family	5/13/2021	2:30 PM	Pornography	Josh McDowell talks about the dangers and pitfalls that await teens in the area of pornography.	28:00
Building Blocks for the Family	5/14/2021	2:30 PM	Parenting	Paul Chappel speaks to parents about navigating their teenagers (and themselves!) through that rough period of life.	28:00
Parent Minute	5/14/2021	2:02 PM	Parenting Finances	Being a parent of a young adult isn't always easy, especially if they moved out to go to college, now they're back and you don't see any movement to get out on their own. How do we get them to realize the time is getting short and the next step of life is near? First, they need to know you love them. Conflict may cloak that. Then, we need to have a frank conversation. If they're not working, give them a deadline to get a good paying job. Help them set a budget. Set some savings goals. And as those goals are met, set deadlines. If they're struggling with your "rules" ask yourself, "Is this worth the conflict?" If it's a preference, agree to disagree. If it's a moral failure, speak the truth in love - sometimes TOUGH love.	1:00
Weekend Connection	5/15/2021	4:02 PM	Marriage Family Employment	Author and speaker Ron Alford talks about purpose, faith and goals in a fulfilling life	15:00

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My Money Life	5/17/2021	6:02 PM	Finances Economy	Americans' most common expenses go towards housing, cars, food, insurance, healthcare, and entertainment. The largest expense is typically housing. Consider moving, refinancing, taking in a roommate, or you can ask to work off some of your rent. Car payments can be burdensome. You could buy an older reliable model with cash. Could drive less and bundle your trips to reduce gas usage. Food's our comfort in times of stress. Meal planning is essential!	2:00
Conference Pulpit	5/17/2021	9:00 PM	Parenting	Mark Lee talks about strategies of discipling your child.	45:00
Parent Minute	5/17/2021	2:02 PM	Drug Abuse	All of us know somebody who's been affected by drug addiction. Some are good at hiding it, others aren't. The deeper they get into it, the deeper the problems. Financial issues, physical decline and deceit are compounded.	1:00
My Money Life	5/19/2021	6:02 PM	Housing Finances	Home equity loans are good but only if kept in perspective. Four guidelines: Making home improvements that add value. Covering emergencies or prolonged unemployment. Consolidating high-interest debt. Funding investment properties.	2:00
SRN News	5/20/2021	Top of Hour Newscast	Employment	A new pre-pandemic low was reached when only 444,000 unemployment benefits were recorded the previous week.	0:30
My Money Life	5/20/2021	6:02 PM	Alcoholism Crime/Law & Order	DUIs are financial nightmares. Drugs and alcohol affect the lives of many. Driving under the influence is an expensive choice. First-time offenders can be ordered to pay more than \$10,000 in fines and legal fees. The jailing, probation, sentencing, and individual fees can range from \$550 to \$3,500, depending on the number of previous DUIs.	2:00
Parent Minute	5/21/2021	2:02 PM	Youth	Greg Yoder discusses the fine line of being told your child is a victim of bullying and being a bully.	1:00
Weekend Connection	5/22/2021	4:02 PM	Transportation Senior Citizens	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. In fact, seniors are outliving their ability to drive safely by an average of 7-10 years and for the first time in history, we must plan for our "driving retirement" just as we plan for our financial retirement. 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. AAA also is committed to promoting viable transportation options for seniors who can no longer drive independently.	15:00
Unshackled!	5/23/2021	11:00 PM	Child Abuse	Carol endured abuse and suffering as a child that led to years of shame and hopelessness. When she entered a recovery program, she decided to give God a try and see what happened.	28:00
My Money Life	5/26/2021	6:02 PM	Finances	Chuck Bentley urges us to resist the temptation of dipping into your home-equity loan to pay for a wedding. There's nothing wrong with a modest wedding!	2:00
My Money Life	5/27/2021	6:02 PM	Employment	Chuck Bentley discusses ways to appreciate your job rather than living for the weekend. Tips include working hard, gathering new ideas and forming relationships.	2:00
Parent Minute	5/27/2021	2:02 PM	Mental Health	Sometimes our kids seem "off" something's not right. This COVID-19 virus is wreaking havoc on all of us, especially kids. A lot of kids tend to get quiet when they're dealing with stress. Some act out. Sudden changes in appetite, sleep, or attitude can be telltale signs of it. Kids can miss the structure of school, their friends, extra-curricular activities, and grandparents. Parents, if you haven't already, get some structure, schedule some face-time calls with friends and family, and TALK.	1:00
Parent Minute	5/28/2021	2:02 PM	Anxiety Economy	The coronavirus has caused an amazing problem in society. Anxiousness and fear. That fear closed the world's economy resulting in layoffs and furloughs of millions worldwide. It's no wonder we're afraid. As a parent and grandparent our emotions have gone from skepticism to fear.	1:00
Parent Minute	5/31/2021	2:02 PM	Race Relations Parenting	As a parent and grandparent, my goal has been to teach my family to love ALL people and treat them like WE'D like to be treated.	1:00
My Money Life	5/31/2021	6:02 PM	Family	Chuck Bentley discusses the pros and cons for re-locating your family.	2:00
My Money Life	6/1/2021	6:02 PM	Economy Finances	Are you carrying credit card debt? Pay it down. Any pay-day loans? Eliminate them ASAP. Don't Have an emergency fund? Start one today! Car dealerships will try to get you to buy a new car. You may have saved enough for a sizeable down payment, but t the moment you drive that new car off the lot it will be worth less than what you paid. Is that the best use of the cash?	2:00
Parent Minute	6/2/2021	2:02 PM	Parenting Youth	We go to the store. They're afraid of the grocery cart. You walk around the block and they're scared of the chihuahua that just walked by. At family gatherings, they won't hug grandma or grandpa. How about your pre-teen who hates crowds, scared to go bed without the light on, and gets sick just thinking about speaking in front of people. Fear can be expected if they've been through some kind of trauma or abuse, but it's hard to figure out if they haven't. In my experience ask this question: "Am I afraid?" Sometimes our kids mimic OUR behavior.	1:00
My Money Life	6/3/2021	6:02 PM	Gambling	The only thing investing and gambling have in common is that they both involve financial risk. Investing requires that everyone must win in order for you to gain, but gambling requires that other participants must lose in order for you to gain. You see gamblers don't care if others lose, only that they win.	2:00

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Parent Minute	6/4/2021	2:02 PM	Family Parenting	Greg Yoder offers counsel on suddenly being divorced through no fault of your own, and how to deal with it in your own life as well as the lives of your children.	1:00
Building Blocks for the Family	6/4/2021	2:30 PM	Elderly	Jerry Vine discusses getting old and ways to use it to yours and others' advantage.	28:00
My Money Life	6/4/2021	6:02 PM	Finances	Ponzi schemes involve financial scams promising high returns with little risk. The desire for quick profits blinds investors – especially when there's some kind of relationship with the scammer. Eventually, the scheme collapses because they can't keep up with the payouts.	2:00
SRN News	6/4/2021	Top of Hour Newscast	Employment	Employers added 559,000 jobs last week. Jobs are still hard to find, particularly in the construction industry.	0:30
Weekend Connection	6/5/2021	4:02 PM	Health Issues Depression	Dr. David Kim is the Founder and Director of Beacon Christian Community Health Center in Staten Island, New York. He discusses two common thyroid disorders that many people are not aware that they have. He explains the symptoms of and treatment for hypothyroidism and hyperthyroidism. He also explains why symptoms sometimes persist even with treatment.	15:00
Unshackled!	6/6/2021	11:00 PM	Gambling Crime/Law & Order	Harold Sullivan was led by greed to grow his tavern business through entertainment gambling. This only opened the door to the mob, who forced Harold to either become a "partner" or run for his life.	28:00
My Money Life	6/7/2021	6:02 PM	Finances	According to Bankrate.com, people lose financial progress when making the following mistakes. The first is having too many goals. Second, you can actually pay down debt too fast. Reducing debt is good, but you have to have money for unexpected expenses. A third problem is not planning for future expenses. You must budget for items like taxes, holidays, or a replacement vehicle. Estimate your yearly cost, then divide by 12 so you can make monthly deposits into specific accounts. A fourth mistake is allowing emotions to control investment decisions.	2:00
Parent Minute	6/8/2021	2:02 PM	Health Issues Family	One of the byproducts of the Covid-19 pandemic has been fear, separation and division. There are people who love family and friends with very different opinions on what we should be doing in response to it. Because of that, families have been separated, preventing some grandparents from sharing Christ with their grandkids. One grandpa told me recently he hasn't seen his grandkids in over a year because opinions prevent togetherness. It can be utter anguish to grandparents AND grandkids. What do we do? Stay in touch in some way, electronic or other means.	1:00
My Money Life	6/8/2021	6:02 PM	Marriage	Six-Step Apology Financial stress is a leading cause of marriage conflicts. Six step apology saves marriages and relationships. 1). State the offense. Whatever you said, or they said you said, repeat it back. 2). State the offense. Whatever you said, or they said you said, repeat it back. 3). Apologize. "I am sorry." Or, "I apologize." 4). Seek forgiveness. "Will you forgive me?" Or, "When you can, will you forgive me?" 5). Grant accountability. "I give you permission to hold me accountable not to behave this way anymore." 6). Ask if there's something else. "Is there anything else that I've done that I need to apologize for?"	2:00
Parent Minute	6/9/2021	2:02 PM	Education	Unfortunately, our society has rejected the Bible – many claiming it's hate speech – because it does not fit their way of life, making them feel bad. Public education and even some private schools are teaching our kids from an unbiblical worldview.	1:00
My Money Life	6/9/2021	6:02 PM	Finances	There are 5 Steps to reset your finances, and they're simple: Honor, Plan, Work, Give, Save.	2:00
SRN News	6/10/2021	Top of Hour Newscast	Economy	Inflation back with a vengeance. A five percent increase in a year's time.	0:30
My Money Life	6/10/2021	6:02 PM	Consumer Protection	Impulsive spending impacts budgets, but compulsive spending destroys them!	2:00
Weekend Connection	6/12/2021	4:02 PM	Family Parenting Crime/Law & Order	Author and speaker Carol Kent's son was sentenced to life in prison for murder. She talks about the stress and depression of families dealing with incarceration, but also the hope that can emerge in times of crisis.	15:00
Parent Minute	6/16/2021	2:02 PM	Parenting	Greg Yoder: Kids generally look up to us parents and grandparents. Have you ever noticed one of the kids in our lives have discovered a characteristic that we're not very proud of, but they're imitating it? Yep, I have too.	1:00
Parent Minute	6/17/2021	2:02 PM	Parenting	Greg Yoder deals with a parents' dilemma when one of the children think they have been treated unfairly compared to their siblings.	1:00
Weekend Connection	6/19/2021	4:02 PM	Family Parenting Youth	Championship fathering desires to impact the culture of fathering through Loving, Coaching and Modeling a lasting legacy of strong families. Carey equips men to do this through speaking, writing, mentoring and training in every venue. Fatherlessness correlates highly with everything from alcohol abuse, to school drop-out rates, crime, poverty, and teen pregnancy.	15:00

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Program	Date	Time	Issue(s)	Summary	Length
My Money Life	6/21/2021	6:02 PM	Finances	A clear savings goal will motivate you to cut back on spending so you can save more. Eliminate temptations. Reduce your exposure to social media, TV, and magazines. Limit shopping in person or online. Substitute it with healthier activities. Before making purchases, just stop. Give yourself at least 24 hours to determine if it's necessary, a good price, or the best time to buy. Move credit cards from your wallet or purse to a very inconvenient place. Use cash instead. Consider asking your credit card company to reduce your credit limit.	2:00
My Money Life	6/23/2021	6:02 PM	Finances	Chuck Bentley recalls "Mom always said she didn't understand how to live on a budget. She looked to Dad to take care of that. hough she couldn't budget, Mom believed that the best thing she could do for her family was to create memorable experiences. She would knock herself out, using whatever she had, to make sure we had fun and enjoyed our vacations and holidays to the max".	2:00
Parent Minute	6/25/2021	2:02 PM	Addiction	Greg Yoder discusses parenting strategy for when your kids are on drugs.	1:00
Parent Minute	6/30/2021	2:02 PM	Parenting	Parenting takes time, energy, persistence, and patience. Mostly it takes being there when the window of opportunity to your child's heart becomes briefly receptive to that nugget of truth you want to share with them.	1:00