

**Cumulus Media Quarterly Issues and Programs Reconciliation Report**

Station: WTMA-AM

Quarter: 3

Year: 2013

Program	Air Date	Air Time
LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER	July 7, 2013	7:02:05 AM
MAKING THE COMMUNITY CONNECTION	July 14, 2013	7:02:06 AM
LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER (Duplication due to interviewee cancelation)	July 21, 2013	7:02:06 AM
BUSINESS WORKING TO MAKE MONEY AND DO GOOD	July 28, 2013	7:02:06 AM
MEET SPRINKLES... THE DIABETIC ALERT DOG	August 4, 2013	7:02:06 AM
LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER (Duplication due to interviewee cancelation)	August 11, 2013	7:02:06 AM
WOMEN HELPING WOMEN	August 18, 2013	7:02:06 AM
THE AMERICAN RED CROSS 24/7	August 25, 2013	7:02:05 AM
THE AMERICAN RED CROSS 24/7 (Duplication due to interviewee cancelation)	September 1, 2013	7:02:06 AM
WALK TO END ALZHEIMER'S	September 8, 2013	7:02:06 AM
WALK TO END ALZHEIMER'S (Duplication due to interviewee cancelation)	September 15, 2013	7:02:06 AM
FINDING OLDER WORKERS JOBS	September 22, 2013	7:02:05 AM
HELPING OTHERS BY "INCREASING HOPE"	September 29, 2013	7:02:06 AM

Report Filed on 10-9-13 by:

Report Reviewed by

  
Justin Tucker Chief Engineer / IT Manager

  
Tammy O'Dell VP of Sales



INVOICE

PAY THIS AMOUNT: \$0.00

Remit To: PO Box 645091  
Cincinnati, OH 45264-5091  
Station: Charleston - WTMA-AM  
Phone#: 843-277-1216

Bill To: FCC

Invoice #: 2550847  
Invoice Date: 07/31/13  
Order #: 830

Advt#662

Acct Exec: BARBARA YOUNG  
Estimate #:

Terms: Due on Receipt

Description: Public Affairs Show

Day	Date	Time	Len	Line #	Rate	Product
Sun	07/07/13	7:02AM	1800	4654	\$0.00	FCC
Sun	07/14/13	7:02AM	1800	4654	\$0.00	FCC
Sun	07/21/13	7:02AM	1800	4654	\$0.00	FCC
Sun	07/28/13	7:02AM	1800	4654	\$0.00	FCC

Amount Due \$0.00

Total Spots 4

Terms: Due on Receipt



INVOICE

PAY THIS AMOUNT: \$0.00

Remit To: PO Box 645091  
Cincinnati, OH 45264-5091  
Station: Charleston - WTMA-AM  
Phone#: 843-277-1216

Bill To: FCC

Invoice #: 2551853  
Invoice Date: 08/31/13  
Order #: 830

Advt#662

Acct Exec: BARBARA YOUNG  
Estimate #:  
Description: Public Affairs Show

Terms: Due on Receipt

Day	Date	Time	Len	Line #	Rate	Product
Sun	08/04/13	7:02AM	1800	4654	\$0.00	FCC
Sun	08/11/13	7:02AM	1800	4654	\$0.00	FCC
Sun	08/18/13	7:02AM	1800	4654	\$0.00	FCC
Sun	08/25/13	7:02AM	1800	4654	\$0.00	FCC

Amount Due \$0.00

Total Spots 4

Terms: Due on Receipt



INVOICE

PAY THIS AMOUNT: \$0.00

Remit To: PO Box 645091  
Cincinnati, OH 45264-5091  
Station: Charleston - WTMA-AM  
Phone#: 843-277-1216

Bill To: FCC

Invoice #: 2553061  
Invoice Date: 09/30/13  
Order #: 830

Acct Exec: BARBARA YOUNG  
Estimate #:  
Description: Public Affairs Show

Advt#662

Terms: Due on Receipt

Day	Date	Time	Len	Line #	Rate	Product
Sun	09/01/13	7:02AM	1800	4654	\$0.00	FCC
Sun	09/08/13	7:02AM	1800	4654	\$0.00	FCC
Sun	09/15/13	7:02AM	1800	4654	\$0.00	FCC
Sun	09/22/13	7:02AM	1800	4654	\$0.00	FCC
Sun	09/29/13	7:02AM	1800	4654	\$0.00	FCC

Amount Due \$0.00

Total Spots 5

Terms: Due on Receipt

WTMA-AM

Affidavit

Cat	ID	Date	Aired	Sched	Length	Status	Description
COM	DA2000	13-07-07	07:02:05	07:02:10	29:56	on-air	FOOD BANK
COM	DA2000	13-07-14	07:02:06	07:02:10	29:59	on-air	C 3 CENTER
COM	DA2000	13-07-21	07:00:06	07:02:10	29:56	on-air	FOOD BANK
COM	DA2000	13-07-28	07:00:06	07:02:10	30:00	on-air	SHOES FOR A CAUSE
COM	DA2000	13-08-04	07:00:06	07:02:10	30:00	on-air	DIABETES ALERT DOGS
COM	DA2000	13-08-11	07:00:06	07:02:10	29:56	on-air	FOOD BANK
COM	DA2000	13-08-18	07:00:06	07:02:10	29:51	on-air	WOMEN BIZ
COM	DA2000	13-08-25	07:00:05	07:02:10	29:59	on-air	RED CROSS
COM	DA2000	13-09-01	07:00:06	07:02:10	29:59	on-air	RED CROSS
COM	DA2000	13-09-08	07:00:06	07:02:10	29:46	on-air	ALZHEIMERS WALK
COM	DA2000	13-09-15	07:00:06	07:02:30	29:46	on-air	ALZHEIMERS WALK
COM	DA2000	13-09-22	07:00:05	07:02:10	29:17	on-air	EXPERIENCE WORKS
COM	DA2000	13-09-29	07:00:06	07:02:10	29:55	on-air	INCREASING HOPE

Affidavit Options:

Start Date:

October 2013						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

End Date:

September 2013						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

NCU-Descrip  
 NCU-DA2000  
 AM4-Descrip  
 PR4-Descrip  
 PR2-Descrip  
 CSU-Descrip  
 PR3-Descrip  
 PR1-Descrip  
 PR5-Descrip  
 COM-Descrip

List  
 Create  
 Print  
 Done

Start ID: DA2000      Stop ID: DA2000

LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER.

AIR DATE: JULY 7, 2013

GUEST: PATRICIA WALKER...CEO OF THE LOW COUNTRY FOOD BANK

DISCUSSION CENTERED ON THE INCREASED DEMAND FOR FOOD STUFFS IN THE LOW COUNTRY. WALKER SAYS THIS IS TRUE...DESPITE THE FACT THAT MORE AMERICANS AND RESIDENTS IN THE LOW COUNTRY ARE NOW ON FOOD STAMPS THAN EVER BEFORE.

A PARTICULAR CONCERN DURING THE SUMMER MONTHS IS PROVIDING MEALS TO STUDENTS WHEN SCHOOL IS OUT. WHEN SCHOOL IS IN SESSION...STUDENTS GET ON GOVT-PROVIDED MEAL PLANS. WHEN SCHOOL IS OUT...MEALS MAY BE HARDER TO COME BY.

THE FOOD BANK WORKS TO PROVIDE STUDENTS WITH MEALS THRU SPECIAL NEIGHBORHOOD PROGRAMS. THE FOOD BANK HAS WORKED TO IDENTIFY THE NEED AND HAVE PUT 'FEEDING ZONES' IN CERTAIN AREAS OF THE LOW COUNTRY....PROVIDING MEALS TO STUDENTS THRU THE SUMMER.

THE NEED FOR FOOD IN GENERAL HAS BEEN GROWING DUE TO THE STUMBLING ECONOMY. THE ELDERLY AND INDIGENT CONTINUE TO REQUEST FOOD HELP.

THE FOOD BANK MADE AN APPEAL FOR INDIVIDUALS AND GROUPS TO HELP THE FOOD BANK...BY DONATING CANNED AND OTHER FOODS. THE FOOD BANK ALSO BENEFITS FROM VOLUNTEER TIME.

## MAKING THE COMMUNITY CONNECTION

AIR DATE: JULY 14, 2013

GUEST: TRACIE CONNOR...EXECUTIVE DIRECTOR OF THE COMMUNITY CONNECTION CENTER IN NORTH CHARLESTON

DISCUSSION CENTERED ON HOW AN IDEA AMONG CHURCH MEMBERS HAS TURNED INTO AN ACTIVE AIM OF HELPING PEOPLE FIND THEIR WAY AND A JOB.

MS CONNOR BELONGS TO AN ACTIVE SUMMERVILLE CHURCH. MEMBERS WERE SEARCHING FOR A NEW COMMUNITY PROJECT. THE PROJECT TURNED OUT TO BE HELPING THOSE WHO NEED TECHNICAL SKILLS....GET THOSE SKILLS....AND IN TURN GET JOBS.

THUS THE COMMUNITY CONNECTION CENTER WAS BORN. LOCATED ON REMOUNT ROAD...THE CENTER STARTED HAVING LINES OF PEOPLE WAITING OUTSIDE HOPING TO GET COMPUTER AND OTHER TECHNICAL SKILLS. HOWEVER THE ORGANIZATION WILL ALSO HELP THOSE WHO HAVE JOBS....BRUSH UP ON THEIR SKILLS. NO ONE IS TURNED AWAY.

THE COMMUNITY CONNECTION CENTER IS FAITH BASED. SO CHURCH PARTICIPANTS ALSO OFFER UP PRAYERS TO THOSE ASKING FOR HELP. HOWEVER THE MESSAGE IS ALSO NOT REQUIRED.

THE CENTER WILL ALSO HELP ANYONE WITH RESUME WRITING. AND IT PLANS TO PARTICIPATE IN JOB FAIRS IN THE FUTURE.

LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER.

AIR DATE: JULY 21, 2013

GUEST: PATRICIA WALKER...CEO OF THE LOW COUNTRY FOOD BANK

DISCUSSION CENTERED ON THE INCREASED DEMAND FOR FOOD STUFFS IN THE LOW COUNTRY. WALKER SAYS THIS IS TRUE...DESPITE THE FACT THAT MORE AMERICANS AND RESIDENTS IN THE LOW COUNTRY ARE NOW ON FOOD STAMPS THAN EVER BEFORE.

A PARTICULAR CONCERN DURING THE SUMMER MONTHS IS PROVIDING MEALS TO STUDENTS WHEN SCHOOL IS OUT. WHEN SCHOOL IS IN SESSION...STUDENTS GET ON GOVT-PROVIDED MEAL PLANS. WHEN SCHOOL IS OUT...MEALS MAY BE HARDER TO COME BY.

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\*\*\*repeated program

## BUSINESS WORKING TO MAKE MONEY AND DO GOOD

AIR DATE: JULY 28, 2013

GUESTS: HANNAH DAVIS CREATOR OF THE SHOE COMPANY 'BANGS' AND MARJORIE SMALL...OWER OF 'THE SHOE FAIRY' A WOMENS SHOE STORE IN MT PLEASANT

DISCUSSION CENTERED ON THE SHOES. THESE ARE ATHLETIC-TYPE SHOES...AND DURABLE...AND FOR SOME...FASHIONABLE. OF EACH PAIR OF SHOES SOLD...A PERCENTAGE GOES TO HELP THOSE IN THIRD WORLD COUNTRIES WITH NEEDS.

THE DIFFERENT SHOES CARRY DIFFERENT COLOR LABELS. A GREEN LABEL WORKS TO HELP TEACH PEOPLE HOW TO GROW THEIR OWN FOOD. A BROWN LABEL TEACHES HOW TO RAISE ANIMALS FOR FOOD. BLUE DEALS WITH CLEAN WATER INITIATIVES. THE MONEY IS MOSTLY USED IN COUNTRIES IN SOUTH AMERICA AND THE ISLANDS.

THE MODEL FOR THIS IS 'TOMS SHOES'. WHEN YOU BUY TOMS...A PAIR IS SENT TO A PERSON IN ANOTHER COUNTRY. THESE PEOPLE HAVE NO SHOES.

DAVIS WANTS TO MAKE MONEY WITH HER SHOES. BUT SHE SAYS SHE IS ALSO WORKING TO HELP OTHERS WITH HER PROFITS. THUS...BANGS WAS BORN.

IN AUGUST...BANGS TEAMS UP WITH THE SHOE FAIRY FOR A SPECIAL FUNDRAISER. BUY A PAIR OF BANGS AND A PORTION OF THE SALES GOES TO THE VARIOUS CAUSES THE EFFORT SUPPORTS.

DAVIS SAYS IT'S A WAY TO SHOW HOW ONE CAN GO INTO BUSINESS AND MAKE MONEY WHILE ALSO HELPING PEOPLE IN FAR OFF COUNTRIES. IT'S A BUSINESS MODEL THAT IS WORKING FOR BANGS.

MEET SPRINKLES...THE DIABETIC ALERT DOG

AIR DATE: AUGUST 4, 2013

GUESTS: LAURA FOGARTY...LOCAL ADVOCATE FOR CHILDREN AND AUTHOR OF CHILDREN'S BOOKS...INCLUDING 'KATE AND SPRINKLES'...HER NEWEST BOOK. GUESTS ALSO INCLUDE TANYA HANCHON AND HER DAUGHTER KATE AND THEIR DIABETIC ALERT DOG SPRINKLES

DISCUSSION CENTERED ON THE BOOK 'KATE AND SPRINKLES'...A BOOK WRITTEN BY FOGARTY BUT ILLUSTRATED BY 8 YEAR OLD KATE AND FEATURING KATE'S HIGHLY TRAINED ALERT DOG.

SCIENCE HAS LEARNED THAT A DOG'S KEEN SENSES CAN ALERT A DIABETIC TO FALLING BLOOD SUGAR LEVELS. THIS IS ESPECIALLY TRUE FOR YOUNG CHILDREN WHO ARE GETTING USED TO THEIR NEW HEALTH CHALLENGES....OR THOSE WITH DIFFICULT-TO-CONTROL DIABETES. ALERT DOGS ARE TRAINED TO RECOGNIZE A HUMAN'S CHANGING CHEMISTRY...AND SIGNAL THAT SOME ACTION BE TAKEN.

THESE DIABETES ALERT DOGS ARE FAITHFUL SERVICE DOGS AND COST ABOUT 40-THOUSAND TO TRAIN. AT THAT PRICE....FEW CAN AFFORD THEM. BUT THOSE WHO CAN GET ONE....SAY THEY ARE A MIRACLE.

DURING THE INTERVIEW...SPRINKLES ALERTED KATE TO THE FACT THAT HER BLOOD SUGAR WAS BECOMING IRREGULAR. KATE TESTED HER BLOOD AND THEN TOOK ACTION.

\*\*\*first aired may 26, 2013

LOW COUNTRY FOOD BANK WORKING TO FEED STUDENTS DURING THE SUMMER.

AIR DATE: AUGUST 11. 2013

GUEST: PATRICIA WALKER...CEO OF THE LOW COUNTRY FOOD BANK

DISCUSSION CENTERED ON THE INCREASED DEMAND FOR FOOD STUFFS IN THE LOW COUNTRY. WALKER SAYS THIS IS TRUE...DESPITE THE FACT THAT MORE AMERICANS AND RESIDENTS IN THE LOW COUNTRY ARE NOW ON FOOD STAMPS THAN EVER BEFORE.

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\*\*\*repeated program

WOMEN HELPING WOMEN

AIR DATE: AUGUST 18, 2013

GUEST: KWAMIE GREEN...FINANCIAL EXPERT WITH THE SOUTH CAROLINA WOMEN'S CENTER IN DOWNTOWN CHARLESTON

DISCUSSION CENTERED ON WHAT THE WOMEN'S CENTER IS AND HOW IT IS HELPING OTHER WOMEN. THE CENTER'S MINORITY/WOMEN/DISADVANTAGED BUSINESS ENTERPRISE PROGRAM WORKS TO HELP LOW INCOME WOMAN HANDLE THEIR RESOURCES BETTER. AND IT ALSO HELPS POOR WOMEN WITH BUSINESS IDEAS REALIZE THOSE DREAMS.

THE CHALLENGES FOR WOMEN ARE OFTEN TOUGHER THAN FOR MEN BECAUSE THESE WOMEN ARE MORE LIKELY TO HAVE CHILDREN. BUT THE WOMEN'S BUSINESS CENTER SAYS IT CAN BE DONE.

THE MAIN PROBLEM WHEN IT COMES TO ANYONE GETTING INTO BUSINESS IS THAT MOST START OUT WITH GRAND IDEAS...BUT NO PLAN. YOU MUST HAVE A WELL THOUGHT OUT PLAN. THAT'S WHAT MANY DISREGARD.

ALSO...ANYONE GETTING THEIR LIFE TOGETHER AND TRYING TO PUT A GOOD IDEA INTO MOTION...MUST UNDERSTAND AND REALIZE HOW TO HANDLE MONEY. THE CENTER TEACHES MONEY-SENSE.

THERE IS A SUCCESS RATE...AS WELL AS A FAILURE RATE. BUT THE WOMEN'S BUSINESS CENTER IS THERE TO HELP GUIDE WOMEN.

THE AMERICAN RED CROSS 24/7

AIR DATE: AUGUST 25, 2013

GUEST: LISA QUICK...PUBLIC INFORMATION EXPERT FOR THE LOW COUNTRY AMERICA RED CROSS

DISCUSSION CENTERED ON THE WORK THE RED CROSS DOES IN THE LOW COUNTRY 24/7. IT IS NOT JUST ABOUT KEEPING UP THE BLOOD SUPPLY IN THE REGION...THOUGH THOSE BLOOD DRIVES ARE UNDERWAY ALMOST CONSTANTLY IN THE LOW COUNTRY.

THE LOW COUNTRY IS HOME TO FAR TOO MANY HOUSE FIRES. BUT WHEN THEY HAPPEN...NO MATTER WHAT TIME...THE RED CROSS IS NOTIFIED. A LIASON IS SENT TO THE SCENE TO HELP THOSE AFFECTED. FAMILIES LOSE HOMES AND NEED FOOD, SHELTER AND NECESSITIES. THE RED CROSS IS THERE WITH VOUCHERS TO GET THE FAMILY THESE THINGS FOR ABOUT 3 DAYS.

THE RED CROSS ALSO AIDS FIREFIGHTERS ON THE SCENE OF THE FIRES...WITH FOOD AND CARE SHOULD THEY NEED IT.

AND OF COURSE THE RED CROSS TRAINS CONSTANTLY IN CASE THERE ARE LOCAL DISASTERS. IT WORKS WITH THE LOCAL LOW COUNTRY COUNTIES' EMERGENCY MANGEMENT OFFICALS SO EVERYONE IS ON THE SAME PAGE IN THE EVENT OF A NATURAL OR OTHER KIND OF DISASTER.

THE RED CROSS ACTIVELY ASKS FOR THE PUBLIC'S HELP. WHETHER ITS FOR BLOOD DONATIONS....VOLUNTEER HELP OR MONETARY DONATIONS SO IT CAN CONTINUE TO HELP THOSE IN NEED.

THE AMERICAN RED CROSS 24/7

AIR DATE: SEPTEMBER 1, 2013

GUEST: LISA QUICK...PUBLIC INFORMATION EXPERT FOR THE LOW COUNTRY AMERICA RED CROSS

DISCUSSION CENTERED ON THE WORK THE RED CROSS DOES IN THE LOW COUNTRY 24/7. IT IS NOT JUST ABOUT KEEPING UP THE BLOOD SUPPLY IN THE REGION...THOUGH THOSE BLOOD DRIVES ARE UNDERWAY ALMOST CONSTANTLY IN THE LOW COUNTRY.

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## WALKING TO END ALZHEIMERS

AIR DATE: SEPTEMBER 8, 2013

GUESTS: ASHTON HOUGHTON AND KWANA TISDALE...BOTH WITH THE LOW COUNTRY ALZHEIMERS ASSOCIATION

DISCUSSION CENTERED ON THE UPCOMING WALK TO END ALZHEIMERS IN THE LOW COUNTRY. THIS IS ONE OF HUNDREDS OF WALKS PLANNED AROUND THE COUNTRY. ITS HOPED CLOSE TO 1000 WILL PARTICIPATE.

ALZHEIMERS ROBS A PERSON OF THEIR MEMORY. THE ELDERLY ARE MOST AT RISK....BUT THIS DEVASTATING DISEASE CAN AFFECT THOSE AS YOUNG AS 35 AND 40.

THE GOOD NEWS IS THAT THE DOLLARS RAISED ARE BEING PUT INTO RESEARCH AND TRIALS FOR NEW MEDICINES THAT ARE AT LEAST SLOWING THE PROGRESSION OF THIS DISEASE

ALZHEIMERS CHOKES OFF MEMORIES SO THEY DON'T REMEMBER FAMILIAR PEOPLE FOR FAMILY MEMBERS. AND ALZHEIMERS EVENTUALLY KILLS.

SYMPTOMS COME IN A WIDE RANGE. ITS NORMAL TO WALK INTO A ROOM AND FORGET WHY YOU ENTERED. ITS NORMAL TO FORGET WHERE YOU LEFT YOUR KEYS....OR WHAT YOU WENT TO THE STORE FOR. YOU NEED TO PAY ATTENTION TO THESE QUIRKS WHEN THEY START TO DISRUPT LIVES.....LIKE WHEN YOU FORGET HOW TO GET TO WORK...OR YOU FORGET VERY FAMILIAR PEOPLE OR EVENTS.

THERE IS HOPE IN NEW THERAPIES AND MEDICINES THAT ARE BEING TESTED. UNTIL THEN...MORE RESEARCH DOLLARS IS THE ONLY ANSWER. AND ITS HOPED THE UPCOMING ALZHEIMERS WALK WILL RAISE A LOT OF CASH.

WALKING TO END ALZHEIMERS

AIR DATE: SEPTEMBER 15, 2013

GUESTS: ASHTON HOUGHTON AND KWANA TISDALE...BOTH WITH THE LOW COUNTRY ALZHEIMERS ASSOCIATION

DISCUSSION CENTERED ON THE UPCOMING WALK TO END ALZHEIMERS IN THE LOW COUNTRY. THIS IS ONE OF HUNDREDS OF WALKS PLANNED AROUND THE COUNTRY. ITS HOPED CLOSE TO 1000 WILL PARTICIPATE.

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\*\*\*repeated program

## FINDING OLDER WORKERS JOBS

AIR DATE: SEPTEMBER 22, 2013

GUEST: YVONNE SNYPE-SCIPIO....COUNSELOR WITH 'EXPERIENCE WORKS'

DISCUSSION CENTERED ON THIS BEING NATIONAL EMPLOY OLDER WORKERS WEEK...SEPTEMBER 22-28.

OLDER WORKERS ARE THE FASTEST-GROWING SECTOR OF THE AMERICAN WORKFORCE. THEY HAVE A REPUTATION OF BEING RELIABLE...QUALIFIED...SKILLED....AND THEY ARE SEEN AS A GOOD ROLE MODELS FOR THE YOUNGER WORKER. OLDER WORKERS ARE KNOWN TO HAVE A GREAT WORK ETHIC.

SO...WHY ARE THEY OFTEN SKIPPED OVER? SNYPE-SCIPIO SAYS THERE IS A PREJUDICE AGAINST OLDER WORKERS. ITS BEEN A LONG TIME PROBLEM IN AMERICA. YOUTH RULES!

STILL OLDER WORKERS FIND THEMSELVES COMPETING FOR JOBS WITH PEOPLE HALF THEIR AGE.

THESE OLDER WORKERS CAN EVEN HAVE ALL THE TECHNICAL SKILLS NEEDED TODAY. YET THEY ARE PASSED OVER...SIMPLY BECAUSE OF THEIR AGE.

EXPERIENCE WORKS WILL WORK WITH OLDER JOB SEEKERS...HELPING THEM WITH THE SKILLS THEY NEED TODAY.

EMPLOYERS ARE OFTEN PITCHED OLDER WORKERS...BECAUSE OLDER WORKERS ARE SMART AND EXPERIENCED

THOSE WHO HAVE GONE WITH THE OLDER WORKER....ARE REPORTEDLY HAPPY THEY DID. EMPLOYERS LIKE OLDER WORKERS...IF THEY SIMPLY GIVE THE OLDER WORKER A CHANCE.

HELPING OTHERS BY "INCREASING HOPE"

AIR DATE: SEPTEMBER 29, 2013

GUEST: DOROTHEA BERNIQUE....A FINANCIAL EXPERT...FOUNDER AND EXECUTIVE DIRECTOR OF "INCREASING HOPE".

DISCUSSION CENTERED ON THIS ORGANIZATION AND WHAT IT DOES.

INCREASING HOPE IS AN ORGANIZATION THAT HELPS THOSE WALKING THE FINANCIAL TIGHTROPE.

BERNIQUE SAYS HANDLING MONEY IS SOMETHING WE SHOULD HAVE ALL BE TAUGHT ABOUT....THOUGH FEW GET THAT TRAINING. WE KNOW WHAT ITS LIKE TO HAVE MONEY...WHAT IT TAKES TO GET MONEY...AND HOW TO SPEND MONEY. BUT SHE SAYS WE DON'T GET ANY HARD LESSONS ON CREDIT CARD DANGERS UNTIL WE ARE IN TROUBLE

AND SHE SAYS WE ARE NOT TAUGHT THE IMPORTANCE OF SAVING MONEY. FOR THOSE REASONS...WE REALLY DON'T KNOW HOW TO REALLY HANDLE MONEY.

BERNIQUE SAYS HER ORGANIZATION OFFERS FREE HELP TO INDIVIDUALS AND FAMILIES IN REAL FINANCIAL TROUBLE. SHE PUTS THEM ON A MONEY-DIET....TEACHES BUDGETING....AND HOW TO GET OUT OF CREDIT CARD TROUBLE.

BERNIQUE SAYS ONE CAN HAVE 10-MILLION DOLLARS IN THE BANK. BUT IF HE OR SHE IS IN DEBT TO THE TUNE OF 50 MILLION DOLLARS...THAT PERSON IS BROKE.

MONEY IS TIED TO OUR SELF ESTEEM AND OUR POWER. SHE SAYS IT IS IMPORTANT TO LEARN HOW TO HANDLE SOMETHING AS IMPORTANT AS MONEY.