

Trinity Broadcasting Network

Quarterly Report

April, May, June 2015

WMPV-TV – Mobile, Alabama

Leading Community Problems

Results of ascertainties from civic leaders, responses by telephone from TBN, viewers, from the printed media, comprising newspapers, magazines, publications, and from television and radio, whenever possible

FAMILY

CIVIC AFFAIRS

CRIME

MINORITY

ECONOMY

HOMELESS

| PROGRAM TITLE | PROGRAM DURATION | TOPIC DURATION | SEGEMENT SOURCE | TYPE | AIRDATE | TIME |
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FAMILY

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| Joy in Our Town 618.1 | 28:30 | 13:30 | L | PA/O | 4/10/2015 | 10:30 AM |
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Alicia Williams Garcia talked to the Cassandra & John Rogers about how our society has lost the ability to value life. Youth have never been taught to value life, and they are overwhelmed with anger and other violent emotions. Youth have become more and more desensitized to violence, so violent behavior becomes more frequent. Homicides occurring at much younger ages, for example – a child playing with the parent’s gun, and not realizing it was loaded. The couple’s son and step-son was killed in a Mobile County homicides. Signs that a youth has become a victim, or capable of committing violence: rebellion, anger, and drug or alcohol abuse, withdrawing from friends/family, or failing at school. Parents make an effort to get the children to talk about their emotions. Parents, take the time to learn their friends. Their organization is out to support citizens/parents and agencies by supplying more information, enable them to work together and offer guidance and counseling to the families of victims, as well as the offenders. Ministering through the tragedy, by example through forgiving and loving the ones who took our children’s lives.

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Shundra Barnes and her guests, James Dixon, and Curtis Graves, discussed how children born into homes without the father’s presence are four times more likely to go to prison. They develop behavior problems, which often results in substance abuse. Their school performance is poor, and they have a much higher rate of teen pregnancy. Then we see juvenile delinquency becomes the new normal. There are more men than women in prison, but the effect on girls without fathers is also severe, usually resulting in girls looking for a father figure, and early teen pregnancies. We provide a “hub” of services to educate the public about the unhealthy results of raising children where fathers are absent, the behavior problems, substance abuse, poor school performance, and higher rates of teen pregnancy, juvenile delinquency and repeat offenders in prisons (recidivism). We hold meetings, discuss pitfalls, and provide resources for change. We partner with local colleges, employment offices, and law enforcement to offer tutoring, job training, and emotional support. We encourage more people to become involved in each community, embrace programs, contact legislators and ask for more services and programs to be offered. The Chief of Police attended our meetings, and our graduation services. Some of the local churches provides rooms for meetings, and we have designated training centers at local junior and city colleges.

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Shundra Barnes and her guests, James Dixon, and Curtis Graves, discussed how the public is unaware of the social and economic impact fatherless-ness has on our communities. Most people think this problem only exists in the home, or in low income high risk areas of our towns. The average median income in Alabama is 43K, and 20% live below the poverty rate. The problem is very wide spread, not limited to any one zip code. Recidivism rates are higher in fatherless homes. The children of fatherless homes grow up thinking “I don’t need him (father), he was never there for me.” They begin to believe that not having a father is normal, no food is normal, no health care is normal. It is a cycle of emotional instability that grows worse, and then the children are having to raise children. We raise public awareness of the issues, like how some of our prison systems have participated in the stock markets, the median income in AL is 43,000.00. Twenty percent live at the poverty rate. We teach people to stop ignoring the problems and start helping. We take a stand. We have resources to help provide the public for children who need food, healthcare. We teach the children that being hungry and sick is not ‘NORMAL’, to tell their teachers and get help. We have to provide emotional support, so they do not grow up and repeat the problem in their children. We teach the adults to spend time with their children, how to get and keep employment, and improve their communication skills.

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LaTrynnda Cunningham-Hollins and her guests Kenneth J. Claiborne, and Pastor Rashawn Bey discussed the effect of homes are broken down and not able to function in our communities because we have lost the ability to deal with the social problems like un-wed mothers, children without fathers, and young people falling through the cracks. There is an intentional enemy of churches and families designed to destroy them, Satan caused this at the fall of Adam, when God gave Adam authority to rule. The church foundations are made weak when these attacks come and divide us. Without godly leadership, there is no love, no God. People grow cold-hearted. Mass media is a bad influence. We must regain the God ordained institutions of Church and Family that Satan destroyed. We have to be united, committed to come together, and teach our youth about God. We start with making the leaders the examples, show people how much we care, help them when they fall. We use Kingdom principles to succeed in handling money, getting good grades, etc. If we help one person, that person will help others. Step one: Show the love of Christ, step two: Teach God’s ordained purpose for the family, and step three follow God’s plan.

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LaTrynnda Cunningham-Hollins and her guests Kenneth J. Claiborne, and Pastor Rashawn Bey discussed how the influence of the Church is the missing link in our plans to try and prevent or repair our social disorders. We do not have trust in others, and we cannot have trust in others, if we have a broken spirit. We will not be able to trust someone, when everyone has failed us. For example a boy has to learn how to be a man from a father, and a girl needs the tools to know what a healthy relationship is, by the example of her father. Hope is lost, and there is not ability to work together like a family needs to, or a team needs to. We are the Church, and we have to start by building Trust. Reach people with broken spirits by building the community one family at a time, not just going for ‘numbers’. Combat the ‘fatherlessness’ so that young men learn how to be a man, how to handle anger. Young women learn how to love, how to have self-worth. We start by training how to change the way we think, teaching God’s knowledge, getting God’s image of ourselves. We ask families: ‘What are your goals?’ and then teach them how to achieve those goals by Kingdom of God principles. We teach them not just to ‘Like’ Jesus, but to ‘Be Like Jesus’. We teach them how to be a team, go through trials together, and build bonds

CIVIC AFFAIRS

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LaTrynnda and City of Prichard, District 1 Councilman Lorenzo Martin discussed one of the greatest problem to the city of Prichard, “the problem of perception”. The media portrays the city as a place plagued with problems. The city have many positive things: two State championship schools with Blount and Vigor. The city have a spending problem not a financial problem. The Prichard Water Sewer Company was transferred to the city of Mobile, and the transition went smoothly. The new chief of Police for Prichard has been selected last month. We are not playing checkers, but chess to improve the quality of life in Prichard. The crime in Prichard is going down because the citizens of District 1 have a very good community watch. We are below the numbers in the amount of officers need in Prichard. We are beginning to recruit from within our high school. We want people that have a heart for Prichard to be a part of Prichard.

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LaTrynnda and City of Prichard, District 1 Councilman Lorenzo Martin discussed the growth of the city. We are asking the businesses to consider Prichard and let the state know that we need help getting noticed. We are campaigning as ambassadors for the city of Prichard. The whole downtown area of the city of Prichard is being renovated. Once the other areas see that Prichard is going forward, we believe the companies will contact us. We have established time frames for Prichard residents to clean their property. Some of the problem lies in the fact that the heirs have left the state. Prichard will not look the same in two and a half years. The city organizations that we mostly rely on are the spiritual based communities. All residents have to recognize that we are here for a purpose we need the city not to be in turmoil. It will take the community to inform and teach the next generation to prepare them for the real world. Raising a new generation to seek their new answers. We have to teach them the local government, and the dynamics of good business.

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Lataisha Moore and Dr. James Gordon, talked about the tax short falls for this fiscal year. The general fund for this fiscal year what doesn't fall under the general fund is permitted to move from one fund to the next. The governor decides how much he wants to spend in each area and then submit his proposal to the House and senate for approval. The budget deficit comes from over spending from our rainy day funds. Rainy day funds are funds you can borrow from enabling you to submit a balance budget. Only this year they have borrowed off the interest and out of the principle and still remain a \$200 million dollar deficit. The law requires a balance budget, the governor could request a furlough, which is a few days off without pay for state employees. The governor prefers not to go that route. Each year the governor will estimate what he believes is needed for the budget. If nothings goes wrong then this is a perfect. The main problem is our retirement system which is out dated. The system was set in place in the 60's when the average life expectancy was 70 years of age. Belt tightening can work only if you are willing to make the difficult cuts which does not include state troopers, healthcare and Medicaid other agencies can stand the cuts. Raising taxes through the casinos would not help because the eight casinos are more than 60% owned by the American Indians. The casinos owned by the black or white people may produce taxes but not enough to cover the deficits. The Indian owned facilities produce over 1/2 billion dollars a year.

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LaTaisha Moore and Dr. James Gordon discussed prison over crowdedness. There are many prisons in the state of Alabama that are at 200% of capacity. The local and state prisons are all above the capacity they were designed for. The government officials saw this over crowdedness coming back in the 80's when drug related cases began to grow. Drug related crimes rose on both the Federal and local level. The current administration is trying to level out the problem by submitting the development of a "Class D Felony". A Class D felony, would not require prison time but house arrest or some other sort of punishment for non-violent offenders. There is a need for some sort of balance in the prison systems. If there is a crime committed in north Alabama and they get a warning; but that same crime in south Alabama is committed and they get jail time. Then the system is broken somewhere and needs to be corrected. There should not be a white justice and a black justice. There should not be a poor justice or a rich justice. The population breakdown is 80% black men and 60% white women; both groups' incarcerations was due to drugs/alcohol. Prisons cause a breakdown in the family unit producing a trickledown effect. There is now a single parent/head of household and one income families. This fatherless generation need to be taught not to take those same problems to the next generation. Education is the great equalizer of the broken families. To correct this problem we need to train the inmates while in prison. Give them a certified trade or help them obtain a bachelor degree. We need to refresh their current skills and teach new skills. Outlaw the drugs, and change the mindset of the persons who would possibly purchase the drugs.

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LaTrynnda Hollins and **District 1** Councilman Fredrick Richardson, discussed the greatest problem for the city that you would like to tackle? The challenges of changes in the city of Mobile, and the problem of education in the city of Mobile. The city has a 45% drop out rate and another 45% are expelled from school. Mobile has higher rates of expulsion than Birmingham or Montgomery. When they dropout or when they are expelled, they end up in the criminal justice system and are not eligible to get one of those high paying jobs that we are fighting to get in Mobile. The second big issue is drugs in this area, we need to declare war on the drug supplier and then we will correct the problem with the young people. The city also

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has a problem of finding young people who can pass the drug test; 98% of the citizens in prisons are African American. The overall crime rate in Mobile has decreased due to a push to reach the youth through new educational programs. There is a strong relationship between crime and education. We are putting forth a greater effort to see that our youth graduate from high school. We have to repair and prepare the city's workforce to get ready for these jobs. Alabama Industrial Pre-Employment Training AIDT and Bishop State Community college is preparing the people who really want to work. There is a new mall coming in near Bay Bear stadium. We want all the new stores and businesses because the city of Mobile needs revenue from the sales taxes the new stores will generate. We need stores that will attract people from Baldwin county and Mississippi to come to Mobile to shop. The higher quality of stores we bring in the more revenue is giving to the city.

CRIME

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Host Shundra Barnes talked to Latonya Lindsey, Case manager Facilitator and Laura Stakelum, Public Relations coordinator from Healthy You about Prison Recidivism. Many of the ex-offenders return to prison after release. If after release they have a hard time finding a job or not equipped with the skills to break that cycle of criminal thinking then they will re-offend. The prison system does the best they can with the resources that is has. Many problems can arise from the women who are coming out because many are victims of abuse there are a lot of issues that comes up. Many leave feeling hopeless and ill-equipped to handle life on the outside. Healthy you assist with teaching relationship and life skill classes. This is a community effort and we start our relationship before they are released. The high rate of recidivism effects the community because most of these women are mothers and are reuniting with their families. The public are not aware due to privacy issues and these kids are impacted long term but no organization has ever tracked the behavior of these children to see if this is where behavioral problems began. The ways to help is to look at alternatives to sentencing the mothers to jail. We need to hold our elected officials more accountable and request their help in changing some of the rules affecting women. The workshops are held in the churches and high schools to help get the word out that we are here to aid the families during this difficult time. After a woman complete the life skill classes they are eligible for case management, we can help find housing or jobs whatever they may need after being released from jail. Many are now able to get a job and to maintain employments for a prolong period of time.

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Joseph Mass and his guest Martha Raye discussed the difficulties faced by prisoners who are preparing to leave prison after serving their sentence, and re-enter society. The challenges include not having sufficient preparation for the social skills to navigate rejections, the inability to get work, and not being able to keep a job if they are hired. They cannot succeed if these needs are not addressed. They cannot live a viable life outside the prison environment without help, and support from family or friends. There are reports indicating the ex-offender are sometimes being abused while they are in prison, and they come out not being able to handle that. They struggle to keep parole visits when those visits conflict with work or school schedules. The items to address are rehabilitation, education and vocational training. All inmates coming out will needs some sort of support for a short period of time to live a viable life. They need programs like we offer them, to renew their minds, receive salvation and deliverance from the Spirit of God, and learn that who they are is not based on their circumstances, but on who God created them to be. Without this help from family and friends, there is a high rate of recidivism among prisoners.

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Joseph Mass and his guest Martha Raye discussed how ex-offenders are faced with a “stigma” of being known as ex-cons, and society does not want them. They will need help getting over that rejection. They cannot get and keep a new job, without training. They will have to prove themselves, to families, employers, friends and neighbors. Rejection causes anger. They stop believing that they can succeed. Fear of failure and fear that they will not be able to comply with all the regulations of parole. It affects them negatively in two ways, first the Family and friends, neighbors don’t want them. Second they don’t want to face that rejection within themselves. They need to develop a plan before they are released, and have things in place for contingencies. There are government sponsored incentives for hiring them, if they are willing to be re-trained and work hard. But they have to go back unless they are granted a special exceptions to re-locate. The ex-offender now must motivate themselves and say, “That this is my time to prove to my family that the time you invested into me was worth it.” We have found that even people of different faiths (Muslim, Jehovah’s Witnesses) are coming into our program because they see it works.

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Alicia Williamson Garcia and her guest Cassandra Rodgers discussed the changes in our society in the way we value life. Youth have never been taught to value life, and they are overwhelmed with anger and other violent emotions. Youth have become more and more desensitized to violence, so violent behavior becomes more frequent. Homicides occurring at much younger ages, for example – a child playing with the parent’s gun, and not realizing it was loaded. Andrew’s son and step-son killed in Mobile County homicides. Signs that a youth has become a victim, or is committing violence: rebellion, anger, drug or alcohol abuse, withdrawing from friends/family. Failing at school. Do you approve of their friends? Arming citizens and agencies with more information, enable them to work together. Offer guidance and counseling to the families of victims, as well as the offenders. Minister through the tragedy, by example forgiving and loving the ones who took our children’s lives. Sharing message at schools, boys and girls clubs, churches, etc. Help people regain balance to refocus their lives. Getting the children to talk about their emotions.

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Brad Sullivan and his guest Makinde A. Gbolahan discussed how our culture has put our families under pressure. The decadent culture our kids are exposed to is at a crisis level. The new devices (new technologies) are interrupting the parents who want to instill our values in our children. The advertisements, and other social venues are breaking down the homes, which in turn breaks down society. We have seminars to teach better choices, how to deal with challenges, and what the consequences of bad choices are. We undergird families with good character building skills and good value systems. We teach that we become the sum total of our choices. We help develop our most important and most valuable resources: our children.

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Lataisha Moore and US southern District Attorney, Kenyen Brown discussed “The improper behavior of citizens and police officers, When is deadly force merited? There are a lot of videos on the internet, showing police officers using lethal force and they are often left with questions to what is appropriate and what a reasonable law officers on the scene would perceive as a threat then they are authorized to use legal force. Often time the resistance from a person will escalate things. The officers will issued a firm command, “Put your hands up” then if the person do not do that. They will often time approach/perceive the person not obeying the command as a threat. Police are criticized for shooting unarmed people, many times if they get into a scuffle there is always the risk of the person grabbing the police officers weapons. That can also reviewed as life threatening to the officers. Many situations are a split seconds decisions. The law protects officers from the public/district attorney’s from prosecuting them based on 20/20 hind sight of the circumstances, what a reasonable officer perceived at the time of the incident of great bodily harm to themselves or others. I want to make one thing clear to you, in all business some people are not good employees. What you see on YouTube is not all officers, all officers and not good and all officers are not bad. Police usually try to do the best they can to weed out those who should not be in law enforcement

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Lataisha Moore and the US attorney, Southern District of Alabama discussed the high rate of recidivism. The reentry of offenders back into society nationally stand at about 95% of the offenders will return to jail and within the first 3 months of their release 1/3 of them will re-offend and return to jail. Around the three year mark this will increase to 67% or 2 out of 3 of them will return to prison. As a Law enforcement officers my job is to protect the community. Public and then correct the problem causing recidivism to occur. My job is to protect the community. As a law enforcement officer the bulk of my job is putting people in jail but due to the high rate of recidivism, we also need to spend energy and effort and interest in being successful not creating new victims but now they are tax payers and not a tax burden. There are programs in the south Alabama regions some initiated by the U.S. Attorney’s office and some not by this office collaboratively In 2009 I started a program called Project H.O.P.E. (Helping offenders Pursue excellence) this a project to pool resources from all agencies and

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we hold and ex-offenders workshop to help get them hired. There are a series of sessions the first is where they will hear words of encouragement from a couple ex-offenders who are now successful parts of the community. Then the next session is a job interview session where they can improve their interview skills. How to answer that tough question on the resume. “I see you have a criminal record” and how to navigate that question. Take the time to push your training and certifications that helps them professionally get a job. Then they go to resume building session where they receive soft skill training gives them tips for being successful in the work place ad last they meet the people that could possibly give them a job.

MINORITY

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| Joy in Our Town 645.1 | 28:30 | 13:30 | L | PA/O | 5/29/2015 | 12:00 PM |
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| | | | | | 6/02/2015 | 02:30 AM |
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Host LaTaisha Moore and Robert Battles, Sr. Mobile County School Board Commissioner District 4 discussed the loss of identity in the black community. The people have lost their identity and people without identity will perish. The lack of knowledge causes confusion; if you lack the knowledge of your history you are doomed to repeat it. The young people must be held accountable for their own progression. If you want to be somebody hang with people going places. Parents need to put their child first and not their jobs. The parenting of your child should not be left to the person on the street. The wrong person is taking up the slack of the parents and the church.

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Host LaTaisha Moore and Robert Battles, Sr. Mobile County School Board Commissioner District 4 discussed “Education and the Black Community” the separate but equal was the law of the land during the past but the neglect remains because we are separating the children by their abilities. For education to take root you must take a bold stand for the youth. That bold stand must be in the church and the community. The youth must see that education is the key to their success. You cannot go beyond your knowledge but with education you knowledge can be expand. Racism among the whites is not the problem. The

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problem today is that we are grouping kids by their abilities. The smarter group attend here and the slower group goes to school here. Now that slower group is destined to become your problem for the future. This problem is not about color but about ability. The school to prison pipeline discussed in 2012, showed that if a child is out of place in third or fourth grade then you can take that pattern as the origin to the school to prison pipeline. A civil society will teach their youth the correct way of life, you teach them civics, where they will understand the government and their civil rights. Teach them to respect others and morals at an early age. More black males are failing because of what is perceived by others. The black males have been a threat because people believe that by 2050 the whole world will be populated by people of color. It is not about color but money and power. The people with money will segregate themselves from the ones without. Without money you must rely on a spiritual source to stay balanced, because when you feel deprived your pursue superficiality and falsifications. Stop being preoccupied in the game but take the opportunity to spend quality time with the youth more hands on actions is needed. Teach them that God did not make junk, he did not make criminals and don't let society dictate what role they should take in life.

ECONOMY

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| Joy in Our Town | 28:30 | 13:30 | L | PA/O | 04/06/15 | 10:30 AM |
| 597.1 | | | | | 04/07/15 | 02:30 AM |
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LaTrynnda C. Hollin talked to Katrina Frazier & Shirley Witherspoon, Community Activities Coordinators for City Parks and Recreation Department. They provide Educational, recreational, affordable classes for the citizens of Mobile, Alabama. Broadening ones skill set can be costly in today's economy having skills that are marketable is vital. But to keep ones job skills current can be costly, Volunteers of America are preparing the citizens to be equipped for the next job. The classes teaches those unemployed how to refresh their computer or administrative skills and they are available to the homemaker and those who are already working at a dead end job. The class hours are designed for maximum attendance. The seniors are making a comeback to the working world, their finances are not going as far as they thought it would. The classes are smaller and you receive a lot of one on one attention. The classes are taught by certified trained instructors. Medical billing and coding, computer refresher classes the center provide the opportunity to give back to the community. Sometime your degree is not enough, the center has created classes on the needs of the business community.

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Shundra Barnes and Joseph Payne discussed the definition of ‘event spending’. Mr. Payne observed how the holidays and seasons on our social calendars promote and encourage us to include gifts and giving as a part of our celebrations. The problems occur when we spend more than half of our budget for an event, for example, Christmas. Gift giving in itself is not wrong, until we get ahead of our budgets. When we use credit cards, we start cycles that we repeat every year, because we want to continue the event. He gave the example of giving his mother a diamond bracelet on a promotional program that automatically added a charm every year. There came a time when he had to say “No, that will not fit within my budget that will put me in a very difficult place. Impulse buying is a problem, and we have to get that under control, and keep our budget. We teach to basic foundation principles for good economics from the Bible. Event Spending is what happens when we base our decisions for purchases on celebrating holidays on our social calendars, instead of basing decisions on budget. We spend more than half our budget at Christmas, and repeat that cycle each year. We have to learn living within our level of income. We have to say ‘no’ to some of our traditions, stop buying based on emotional satisfaction. We develop a strategy for recovery: set up blockades like waiting 24 or 48 hours before purchases. When you make a purchase and regret it, be willing to return that item and rework your budget.

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Shundra Barnes and Joseph Payne discussed how to recover from living pay-check to pay-check, by reassessing your expenses, and revising your budget to pay off debts first. Every income level is affected, whether you are a doctor, a lawyer, or a blue collar laborer. Recent statistics show that 70% of Americans live pay-check to pay-check. That means that if something happens to one pay-check, like a lay-off, or unplanned expense like a car repair, or illness, you are immediately in financial difficulty. We have to learn to manage our money, no matter how much we earn. When you do not review your finances, set goals, and plan for the future, you will continue to make bad decisions. We inform the public that the recent

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statistics show 76% of Americans are living from pay-check to pay-check. All income levels are effected: doctors and lawyers as well as blue collar and minimum wage earners. We show that if you live with that lifestyle, missing one pay-check puts you in a financial crisis. We have to review your finances, change and adjust and set goals based on improving the 'bottom line' instead of keeping up appearances. We teach managing your finances with open honesty, give yourself and family members 'amnesty' to come forward with pressures and overspending. Shop around for lowest costs on utilities like cell phones and cable. We teach using credit cards ONLY as a tool, like keeping up with traveling expenses. When you do not have the money, you should not purchase something on the credit card. Get out of your current routine and learn to live within your means.

ECONOMY

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| Joy in Our Town 583.2 | 28:30 | 13:30 | L | PA/O | 06/19/15 | 12:00 PM |
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| | | | | | 06/23/15 | 02:30 AM |
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LaTrynnda Hollins and City of Mobile District 1 Councilman Fredrick Richardson, discussed the impact of the new businesses on the city of Mobile. Just one Airbus "A320" airplane will cost 100 million dollars to purchase. They are going to build 96 airplanes which adds up to 9.6 billion dollars in one year. All the businesses in the city of Mobile currently generate 8 billion dollars a year. Airbus will generate more revenue than all the businesses combined. The new banks are coming to Mobile because they understand the impact that this will have on the economy. The suppliers are coming to service Airbus to build in Mobile, AL. The government shutdown will affect the debt. Mobile voted the Zoghby Act that states that the city cannot operate in the red. Airbus Human relation director was brought to a District 1 community meeting to take applications on the premises. We also brought Austal to the meeting, but not one person showed up looking for a job. We can make the information available but you must be able to apply yourself to get the jobs. Some do not apply because they are on drugs and will not come because they cannot take the drug test. The key thing is that the businesses we are getting are technology driven. They are no longer jobs that you cannot go in the door and understand how to work the equipment. Mobile is on the right track to get the next group ready for employment. There are facilities at the Brookley Complex ready to train and prepare them for the jobs.

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ECONOMY

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04172015 NewsWatch

CBN News Reporter Heather Sells Reports: Many Americans are not saving for retirement, and if they are, they're not saving enough, according to a recent survey. Nevin Adams, co-director at the Washington, D.C.-based Employee Benefit Research Institute's Center for Research on Retirement Income, says about two-thirds of Americans are saving but they may not have enough when it comes to their retirement years. Adams helps to oversee EBRI's annual Retirement Confidence Survey, a fixture for 24 years. The 2014 survey found that just 18 percent of Americans are very confident in their ability to afford a comfortable retirement, 37 percent are somewhat confident, and 24 percent are not at all confident. Fifty three percent of workers say cost of living and day-to-day expenses are major reasons for not saving or not saving more. Existing debt is also an obstacle. Adams noted that our culture's focus on spending and instant gratification also gets in the way. Some believe our lack of saving has the United States headed toward a "retirement crisis." Adams doesn't go that far but notes individuals who don't save end up costing society. Financial advisor Robin Tull, founder of Tull Financial Group in Chesapeake, Virginia, said many people lack an overall plan. Adams believes that many fear that they'll need a huge, unattainable amount for retirement and so never find out just how much they'll need. EBRI developed the program to help Americans determine how much they need for retirement. Choose to Save offers a quick retirement calculator tool, the "ballpark estimate," that helps people determine a specific savings plan. Married couple Amanda and Eddie Grizzard are two people who started saving early. They saved individually before marriage and began as a couple the month they married. The Gizzard's used a financial planner to determine how much they needed for retirement. Amanda said she was inspired by friends and The 700 Club. The Gizzard's save a pre-determined amount every month that is automatically deducted from their paychecks. They add to it when there's overtime pay and they live frugally. The Gizzard's have also kept saving even during bad times. Experts say holding off saving when the markets are down is a common retirement saving mistake. Tull said many people developed that mindset during the recent recession. Another common mistake for many is overestimating how long they'll work. Here's some basic retirement savings tips:

- Plan on living longer than you think you might as life spans continue to grow.
- Save extra for healthcare because those costs going forward are difficult to estimate.
- Maximize your employer's 401K match and look into a Roth retirement account.
- Know why you are saving. Paint a picture of your retirement. It will sharpen your focus and motivation.

For Julia and Chris Williams, investing is part of living a godly life and saving as they start their family brings them peace. In fact, the Williams are thinking beyond retirement. They're following Proverbs 13:22 which says, "A good man leaves an inheritance to his children's children." That means not only planning for their retirement and for their son Anderson, but for his children as well.

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HOMELESS

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Host LaTaisha Moore and Melvin Richardson, founder and CEO of Serenity Care, Inc. discussed substance abuse and homelessness. Many addicted people will not stop until they hit bottom. When a person have a history of substance/alcohol abuse the bottom leads to homelessness. Many addicts are indecisive as to whether they have a problem. The abuse led to a disconnection with the family and friends; being disengaged from life, progressed to being unemployable. The drug life becomes real life, and now they adapt to this life style; no responsibilities except satisfying the feeling of the addiction. With no more valuable resources, to keep that flow of drugs and alcohol they resort to crimes. Researchers states that 75-80% of the homelessness is due to some type of addiction. Substance abusers will sometime live with family members and this is usually a short term arrangement because the family is expecting them to be high functioning like they are, and get back on their feet and regain what they had lost. When the addiction is hidden from the family, questions arise as how they arrived at his predicament and when the family see the problem continuously then they will kick them out on the street. The addicted homeless individual is harder to cure because most dislikes structured living, basically they are just not interested because they love this type of lifestyle. The addicted person sometimes want to correct the problem, other times they'll find like people and began to live together and one will enable the other and their condition gets worst. They began to accept their condition and relax in the mindset of non-accountability or responsibility. Programs which are successful are less structured by allowing them to go and come the way they want. The client dictates how much structure they will allow. To be delivered you have to want it, and be able to separate your mind from the addiction and allow God to correct the problem. God can and will if you are willing to give some things up to be repaired. Most addicts will not seek help until there is a crises that jolts them into reality.

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HOMELESS

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LaTrynnda Hollins talked to Evelyn & Fred Harbison about the rise in homeless families. The numbers of homeless families are increasing exponentially, and they are no longer just individuals with substance abuse issues, they are homeless because they were living paycheck to paycheck, and one setback rendered them unable to recover. We see many families who come into our area looking for a job, even expecting to go to work at large companies like Austal, etc., and when the job opportunity fails, they have nowhere to turn. They suffer from a 'stigma' such as: "All homeless people are not working because they do not want to work." Some are veterans, suffering from PTSD. Some need medications that they cannot afford. One of the biggest reasons they hesitate to reach out for help is that they are afraid the family will be forced to separate. We started by finding homeless individuals and families on the weekends, and feeding them, all over Mobile County. The ones we met in the cities would refer us to tent communities of homeless families in the country. We now have a small facility with 6 rooms (some with bunks). We access the needs. We feed them 3 meals a day. Our mission is to offer the family emergency shelter assistance, food, and clothing and assist them in obtaining other available resources. The goal of our homeless family program is to help the family set and obtain the goal of securing a permanent home of their own.

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LaTrynnda Hollins talked to Evelyn & Fred Harbison discussed the lack of facilities to aid the homeless. We need better ways to get the word out about the problem. There is too much red tape inside the city limits, you cannot even buy someone a meal without risking a fine. There is a great deal of shame involved in the problem, and it causes families to be in denial, and it causes people who may have the means to help turn away. The need is too large for one organization like ours to meet the needs. We are already feeding 75 to 100 people daily and on weekends. We helped a family of eight by paying for their room and board for one week. They had come to Mobile expecting to go to work at Austal, but that job did not pan out. We helped them make contact and gain employment at Ingalls. The first thing we do is approach them with compassion, let them know we care and we intend to help. We look for signs like worn out clothes and shoes, or little to no personal hygiene. The best inspiration is when you try to help someone, and they pray for you and bless you.

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