

ISSUES AND PROGRAMS LIST – TO BE COMPLETED EACH QUARTER

PURPOSE: On this form, summarize a list of several issues which confront your community and the programs you ran to address each. See 73.3526(a)(9) or 73.3527(a)(7). Do Not Rely On PSA's to satisfy this requirement. While an FCC inspector may not object, PSAs mean virtually nothing if your license renewal is challenged!

STATION: **WMJC-Richland, Kalamazoo & Battle Creek** **DATE:** **01/01/22 thru 03/31/22** (Retain for 7 years)

During the past quarter the issues shown below have been significant to our community. We ran the Programs indicated to address them this quarter.

ISSUE #1 **“2022 Best Career Choices”** From **“Money Wise”**
Date: **Thursday, 01/06/22** **Time of Day:** **4:30 PM** **Duration:** **TRT 25:00:00**
Description of Program format, participates, and contents
Host-Rob West is the president of Kingdom Advisers and Associates that is based in Atlanta. His company provides an advocacy, training and community for financial professionals who are specialist in offering biblical wise advice to clients. With no guests on the program today, Rob dealt with today's subject. **Program Substance:** You do NOT want to spend or borrow money to pursue a career where you will not be able to find a job or one that will not fulfill your basic needs. Career satisfaction is important but so is earning an appropriate salary to pay for the basic needs for you and your family. Following are careers that have great potential - #1. Health Care Workers are in great demand, especially since the recent pandemic. Between 200,000 and 500,000 RN's will be needed in the next 5 years. #2. Supply Chain Management Workers, which include purchasing, logistics and distribution areas. #3. Informational Technology (IT) Workers – This field is constantly expanding and in many cases, you are able to work remotely. They predict that 300,000 new IT positions will open up before 2030. #4. Human Resource positions is another expanding field with 29,000 new jobs needed by 2029. #5. Financial Management Positions is on the list with a potential job growth of 15% increase over the next 15 years. #6. Construction Management Positions is another good career choice along with Police Officer (40,000 new position in the next decade) and Industrial Machine Mechanics (60,000 new positions within the next decade.)

ISSUE #2 **“#618 -Education”** From: **“American Indian & Alaskan Native Living”**
Date: **Sunday, 01/09/22** **Time of Day:** **3:00 p.m.** **Duration:** **TRT 59:45:00**
Description of Program format, participates, and contents :
Host –Dr. David DeRose is a board-certified specialist in both internal and preventative medicine and the host of American Indian & Alaskan Native Living that is a program developed by the Native Education and Health Initiative to help improve and enhance the health of people throughout Native Communities and is hosted by Dr. David DeRose. He interviewed **Guest – Erika Twani** who is CEO of “Learning One To One”. The cutting edge topic is that a lot of her work came out of working with people that were living very close to their indigenous roots. Develop student autonomous learning habit and imagine your classroom where learning is happening effortlessly. Imagine your students being thrilled to learn, pursuing their passion, learning and practicing life skills and getting the job done. Her Rational Learning Framework turns average students into outstanding learners. The best part is that any teacher can use it today with students of all ages. With her experience as an engineer, she approached schools with lots of questions of what does and does not work in teaching children. With lots of innovations everywhere, she put together a team of researchers, teachers and leaders in order to find and observe the best ways to how learning happens, the best way to speed up learning, how to improve reading comprehension, and how to motivate kids to want to go to school to learn. They also want children to learn respect for one-another, and to find ways to realize their own dreams, and to be independent. With her experience as an engineer, she puts things in order so that it is proficient and workable for all concerned. For further information, you can go to www.learning1to1.net.

ISSUE #3 **“Surviving Sexual Trauma”** From: **Multitude of Counselors**
Date: **Wednesday 01/19/22** **Time of Day** **4:00 P.M.** **Duration:** **TRT 29:45:00**
Brief Description of Program: (Format, participants, contents, etc.):
Host **Schwirzer, Jennifer Jill** is a graduate of Capella University and has extensive experience in individual and group counseling as well as conducting seminars. She is a Private Practice Counselor and the Host of Multitude of Counselors, a program that is dedicated to helping people understand mental health better to see the path to freedom, hope and healing in Jesus. She specializes in Christian and holistic counseling and recovery from eating disorder and uses an eclectic approach, which includes cognitive behavioral therapy and interpersonal and motivational interventions. Following are the counselors who participated in today's show. **Counselor #1 - Paul Coneff** is from Texas and has a practice as a marriage and family therapist. He runs a discipleship & prayer ministry called “Straight to the Heart.” His amazing counseling of clients that have suffered loss, abuse and addictions have led people to the cross which helps them come to terms with their needs thru trusting in our Lord Jesus Christ. **Counselor #2 – David Guerrero, ND, BCCC, CNC** is an ordained minister and board-certified Christian counselor and professional life, marriage, leadership instructor plus a health and wellness coach. He is the Speaker/Director of Rekindle the Flame Ministries and founder of Adventist Christian Coaching Alliance and Life Calling Discovery Coaching Inc. David travels throughout North America giving living changing seminars helping others to discover and experience the abundant life in Jesus Christ. **Counselor #3 - Shelly Wiggins, LPC**, is committed to working with adults who want to overcome difficult or painful life experiences. Her specific areas of expertise include eating disorders, grief and loss, relationship issues, anxiety, and women's issues. A committed Christian with a deep understanding of life issues and is an experienced public speaker who is available for speaking engagements. She works with women and church groups with a personal mission to teach, nurture and demonstrate freedom through counseling ministries. From Michigan, she runs a private practice called Driftwood Counseling. She uses not only traditional talk therapy but also equine therapy, working with horses. Today they interviewed **Guest – Nicole Parker** – who has a Master's Degree in Biblical Counseling and practices in Tennessee. **Program Substance:** Sexual Trauma is a lingering result of sexual abuse and often takes the form of Post-Traumatic Stress. Her wide-ranging experience as a group facilitator is often sought for working with those who struggle with eating disorders, co-dependency, and addictive behaviors. Her Disorder (PTSD) is characterized by 3 things #1. Nightmares, #2. Flashbacks and #3. Extreme disruption in their behavior when they are confronted with something that reminds them of the sexual abuse incident, even though it may have happened way back and now the events again goes over in their mind. The brain keeps bringing the incident back to them in memory as they have not yet fully processed the traumatizing incident. The prevalent of sexual abuse is higher than one would think. One in 3 women globally are either raped, beaten or coerced into sex. (continued on page 2)

One in 5 girls and one in 20 boys in the United States are victims of child sexual abuse. Sexual Abuse is usually committed by someone who has (or thinks they have) greater power advantages over another person and uses this power to fulfill their sexual desires. They also tend to victimize people that have mental illnesses. Most of these assaults are usually never reported because the victim fears potential consequences of facing the abuser. Unfortunately, the abusers are more often believed over the victim. Nicole’s abuser died when she was 10 years of age and he had sexual abused her for a number of years plus he was a close family friend caregiver. Although she thought that she functioned fairly well during this time, she did suffer with depression. At the age of 15, a neighbor tried unsuccessfully to drag her into his house for sexual reasons, but she fought him off. She screamed at God and blamed Him for allowing this to happen to her and it has affected her in just about every aspect of her life. Finally, at age 18 she confided to her sister and another friend’s mother who, also, had suffered the same trauma. These talks helped her considerably, brought her some closure and she started to have a closer relationship with God. She knows that God put these people that she confided to in her life and therefore, she started to trust in God again. She states that anybody that has suffered sexual abuse at the hands of anyone, need to seek God and counseling quickly.

Issue #4:

“529A Savings Plan for Your Disabled Children”

From: **“Money Wise”**

Date: **Friday, 02/04/22**

Time of Day: **4:30 PM**

Duration: **TRT 25:00:00**

Description of Program format, participates, and contents :

Host-Rob West is the president of Kingdom Advisers and Associates that is based in Atlanta. His company provides an advocacy, training and community for financial professionals who are specialists in offering biblical wise advice to clients. With no guests on the program today, Rob dealt with today’s subject. **Program Substance:** This plan is called The 529A Savings Plan which is a huge help for families if they establish said plan in caring for a family member with special needs. Most families are not aware that they can apply and contribute funds, which is very similar to the 529 Educational Saving’s Plan. Contributions are not tax deductible but they are allowed to grow tax deferred. Then when you withdraw money from the account for qualified expenses that money is not taxed. The plan is established by the state and contributions to a 529A account are made after tax dollars and are limited to \$16,000 annually. You can actually contribute more than that but you will have to file IRS form 709 for reporting gifts. Earnings on those funds are tax deferred and distribution are tax free for qualified expenses. The IRS refer to these as Qualified Disability Expenses (QDE’s). QDE’s are any expenses that relate to the account owners disability that assists them in maintaining their health, independence or quality of life. This would include money spent for education, housing, transportation, job training, health care, health care financial management plus other expenses. In short, any expense that the 529A beneficiary might have as a result of being disabled. It is important that you keep all receipts and a complete record for all disability related spending, in case you are audited. Any non-disability expense you claimed as a disability expense would result in you paying the tax on the item plus a 10% penalty. Requirements for eligibility to a 529A account is that the disabled person must meet the Social Security definition of being disabled, whereas their disability prevents them from earning a living. You must also set up the 529A plan before you attain the age of 26. Other factors include checking to see if the state you live in offer this plan as some do not. The beneficiary may also be eligible for Federal and State Aid such as Social Security Supplemental Income and Medicaid.

Issue #5:

“Abusive Relationships” From: **“Building Relationships”**

Date: **Sunday, 03/13/21**

Time of Day: **7 AM**

Duration: **TRT: 59:00:00**

Description of Program format, participates, and contents :

Host Dr. Gary Chapman has a PhD and is the author of the best-selling book “The 5 Love Languages”. He travels the world presenting seminars on marriage, family and relationships, plus has a weekly radio program entitled “Building Relationship’s” that offers life changing insight & realistic advice rooted in the Word of God. This program is designed to provide fun, information and practical help for your marriage. Today he interviewed **Guest – Dr. David Clarke** who is the author of today’s **Resource Book – “Enough is Enough – A Step by Step Plan to Leave an Abusive Relationship with God’s Help”**. Dr. Clarke is a licensed counselor and for over 35 years has worked with women that are in abusive relationships. An author of over 15 books on marital problems, he is a graduate from Dallas Theological Seminary. **Program Substance:** The definition of an abusive relationship is a never ending pattern of narcissistic disrespectful & harmful behavior exhibited by one person in an intimate relationship, whereby one person is slowly destroying another person. Abusive relationships occur in all communities and even within churches. In an abusive relationship it can be a number of things that occur by way of physical, emotional, verbal, addictive, severe control issues plus many other abnormalities, but the bottom line is that he leads you to believe that everything is your fault and not his and the abuse will only continue to get worse. Men more than women are the major abuser but statistics show that 20% of women and 80% men are abusive. A very deep and disturbing subject, following are tips on what you should do if you find yourself in an abusive relationship. #1. Get yourself spiritual healthy, #2. Get yourself a team of support warriors, #3. Get yourself emotionally healthy, #4. Get yourself financially healthy and #6 Get away from your abuser. You can give your abuser a chance to change but you cannot remain physically within the same household so take your children and leave. If your abuser does not want to change or does not show any evidence of changing then you need to prepare to end the relationship permanently, not only for your own health, survival and safety but also for your children’s welfare as well.

Signature and Date

April 05, 2022

Signature of Licensee --- David Bolduc, General Manager –WMJC Richland, Kalamazoo & Battle Creek

Date Signed