

Cumulus Media Quarterly Issues and Programs Reconciliation Report

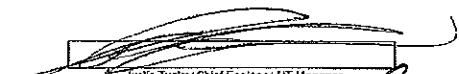
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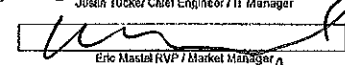
Quarter: 1 Year: 2020

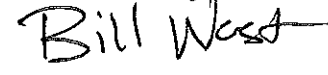
Program	Cart No.	Air Date	Air Time
HEAD FOR THE CURE...CURING BRAIN CANCERS	99502	January 5, 2020	06:00:12
INCREASING HOPE DOT ORG...WORKING TO HELP US GET ON THE RIGHT FINANCIAL TRACK	99502	January 12, 2020	05:59:32
BIG EVENTS SCHEDULED FOR THIS YEAR'S MARTIN LUTHER KING JR HOLIDAY IN CHARLESTON	99503	January 19, 2020	06:00:48
GIRL SCOUTS AND JUNIOR SERVICE LEAGUE DIAPER DRIVE	99502	January 26, 2020	06:01:08
THE AMERICAN LEGION...NOT JUST A PLACE FOR AN OLD SOLDIER TO GO	99503	February 2, 2020	06:00:58
LEARNING ABOUT BRAIN CANCER DIRECTLY FROM A PATIENT	99502	February 9, 2020	06:00:42
WINE WOMEN AND SHOES...A MAJOR FUNDRAISER TO HELP THE FLORENCE CRITTENTON PROGRAMS OF SOUTH CAROLINA	99501	February 16, 2020	06:00:50
CHARLESTON HABITAT FOR HUMANITY STILL BUILDING HOMES FOR DESERVING FAMILIES	99502	February 23, 2020	06:02:08
CHARLESTON PARKINSONS FOUNDATION AND MOVING DAY	99501	March 1, 2020	06:00:45
WHEN YOU GOTTA GO...YOU GOTTA GO...DISCUSSION WITH UROLOGIST	99502	March 8, 2020	05:59:09
THE ASSOCIATION FOR THE BLIND AND VISUALLY IMPAIRED IS EXPANDING SERVICES	99501	March 15, 2020	06:00:52
MARCH IS COLON CANCER AWARENESS MONTH	99503	March 22, 2020	06:01:53
INCREASING HOPE...DURING THE CORONA VIRUS	99501	March 29, 2020	06:02:08

Report Filed on 7-7-2020 by:

Report Reviewed by

  
Justin Tucker / Chief Engineer / IT Manager

  
Eric Mastal / VP / Market Manager

  
Bill West

1st WSSX.txt  
Report\_PUBLICAFFAIRS\_200105.txt - WSSX-FM - 95sx Hit Music Now For:  
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1st WSSX.txt

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HEAD FOR THE CURE...CURING BRAIN CANCERS

AIR DATE: JANUARY 5, 2020

GUEST: DR. DAVID CACHIA...MUSC ONCOLOGIST SPECIALIZING IN BRAIN CANCERS

DISCUSSION CENTERED ON THE UPCOMING ANNUAL 5K KNOWN AS RACE FOR THE CURE. THE EVENT BENEFITS BRAIN CANCERS.

THE ANNUAL EVENT DRAWS MORE PARTICIPANTS EVERY YEAR...LEADING DR CACHIA TO BELIEVE BRAIN TUMORS ARE AFFECTING MORE INDIVIDUALS. SOME CONSIDER SUCH CANCERS RARE...COMPARED WITH LUNG...BREAST AND PROSTATE CANCERS. BUT BRAIN TUMORS AFFECT MORE AMERICANS AND SOUTH CAROLINIANS THAN MOST MIGHT THINK.

SOMETIMES SUCH CANCERS CAN BE REMOVED WITH LITTLE DAMAGE TO BRAIN TISSUES. BUT TOO MANY TIMES...THE TUMORS ARE 'IN'THE BRAIN...AND DIFFICULT TO REACH WITHOUT CAUSING DAMAGE.

THE SURVIVAL RATE ON AVERAGE IS RELATIVELY LOW COMPARED WITH OTHER CANCERS.

TO BEAT THIS CANCER...THERE IS MORE RESEARCH NEEDED TO LEARN HOW TO NAVIGATE THE BRAIN. AS MUCH AS IS KNOWN ABOUT THE BRAIN...THERE IS STILL MORE TO LEARN.

THE ANNUAL HEAD FOR THE CURE 5K HELPS RAISE MONEY FOR THE RESEARCH...AND TO OFFER SUPPORT TO THOSE DEALING WITH BRAIN TUMORS AND CANCERS.

INCREASING HOPE DOT ORG... WORKING TO HELP US GET ON THE  
RIGHT FINANCIAL TRACK

AIR DATE: JANUARY 12, 2020

GUEST: DOROTHEA BERNIQUE...FOUNDER OF INCREASING H.O.P.E. A  
NON PROFIT THAT WORKS TO HELP RESIDENTS BETTER MANAGE  
MONEY AND AFFORD THEIR DREAMS

DISCUSSION CENTERED ON THE POST HOLIDAY SEASON AND THE  
DEBT INCURRED THRU HOLIDAY SPENDING.

TOO MANY MAY HAVE TO SIT DOWN BEFORE OPENING THAT CREDIT  
CARD BILL AS THEY MAY HAVE SPENT MORE DURING THE  
HOLIDAYS THAN THEY REALIZED. THE BILL ALWAYS COMES DUE.

INCREASING H.O.P.E STANDS FOR 'HELPING OTHER PROSPER  
ECONOMICALLY. BERNIQUE'S ORGANIZATION IS APPROACHING 14  
YEARS IN OPERATION IN NORTH CHARLESTON. SHE OFFERS  
SEMINARS ON EVERYTHING FROM CURBING CREDIT  
PURCHASES...TO SAVING FOR A NEW HOME.

SHE ESTIMATES HER ORGANIZATION HAS HELPED AT LEAST 5-  
THOUSAND AREA RESIDENTS LEARN HOW TO SAVE AND STAY  
ECONOMICALLY AFLOAT.

THE BASICS TO GOOD MONEY MANAGEMENT IS BUDGETING. IT CAN  
BE DIFFICULT AT FIRST. BUT ONCE PEOPLE FIND OUT WHERE AND  
HOW MUCH IS BEING SENT ON STUPID THINGS....IT PROVES TO BE A  
GOOD WAKE UP CALL.

FINANCIAL FREEDOM IS THE GOAL. BERNIQUE SAYS ONCE PEOPLE  
REALIZE THE FINANCIAL POWER THEY CAN HAVE...THEY BECOME  
LESS STRESSED AND HAPPIER...AND REALIZE THEIR DREAMS.

BIG EVENTS SCHEDULED FOR THIS YEAR'S MARTIN LUTHER KING JR  
HOLIDAY IN CHARLESTON

AIR DATE: JANUARY 19, 2020

GUEST: KENDRA SNIPE...VICE CHAIR OF THE CHARLESTON YWCA  
WHICH ORGANIZES THE ANNUAL MLK EVENTS

DISCUSSION CENTERED ON THE VARIOUS EVENTS THAT CELEBRATE  
THE ANNUAL HOLIDAY. THIS PROGRAM AIRED TOWARD THE END OF  
A WEEK OF ACTIVITIES LEADING UP TO MONDAY JANUARY 20<sup>TH</sup>.

THE WEEK OF EVENTS INCLUDED MANY CHURCH GATHERINGS  
THROUGH OUT THE AREA. SATURDAY JANUARY 18<sup>TH</sup> YOUNG  
PEOPLE WERE INVITED TO PARTICIPATE IN THE ANNUAL POETRY  
SLAM AT THE PUBLIC LIBRARY ON CALHOUN STREET. THE YOUNG  
PEOPLE ARE ABLE TO EXPRESS THEIR YOUTHFUL ANGST AND CAN  
INCLUDE WORDS ABOUT MARTIN LUTHER KING JR.

SUNDAY'S ACTIVITIES INCLUDE AN ECUMENICAL SERVICE AT A  
NORTH CHARLESTON CHURCH.

MONDAY IS THE BIG MARTIN LUTHER KING JR PARADE AT 10AM.  
THE DAY ENDY WITH A COMMEMORATIVE CONCERT AT A JAMEY  
IYLAND CHURCH. THE EVENT FEATUREYLOW COUNTRY VOICEY...A  
MIX OF YINGERY.

ON TUEYDAY MORNING...JANUARY 21<sup>ST</sup>....THE MLK BREAKFAYT IY  
HELD AT THE GAILLARD CENTER DOWNTOWN. IT IY YAI D TO BE A  
TIME FOR BUYINEYYTYPEY TO NETWORK AND TALK BUYINEYY.

YNIPE YAYY THE ENTIRE CALENDAR OF ACTIVITIEYIY MEANT TO  
DRAW IN REYIDENTY OF ALL RACEY AND CELEBRATE THE KING  
LEGACY.

THE AMERICAN LEGION...NOT JUST A PLACE FOR OLD SOLDIER TO GO

AIR DATE: FEBRUARY 2, 2020

GUEST: TIM BURNSIDE...COMMANDER OF AMERICAN LEGION POST 166 IN GOOSE CREEK

DISCUSSION CENTERED ON THE AMERICAN LEGION AND WHAT IT HAS TO OFFER TO THE COMMUNITY.

THE AMERICAN LEGION POST IN GOOSE CREEK HAS MORE THAN A THOUSAND MEMBERS...THE LARGEST POST IN SOUTH CAROLINA. BURNSIDE SAYS THAT CONTRARY TO WHAT SOME MAY THINK...THE AMERICAN LEGION IS NOT A PLACE WHERE 'OLD SOLDIERS GATHER...DRINK...PLAY CARDS...AND TELL OLD STORIES'.

QUITE THE CONTRARY...THE AMERICAN LEGION POST HAS A LOT GOING ON TO BENEFIT BOTH POST MEMBERS...BUT ALSO THE COMMUNITY. MEMBERS ARE INVOLVED IN GOOSE CREEK.

THE NEWSLETTER OFFERS YOUTH SOFTBALL PROGRAMS...HELPS MEMBERS WITH RIDES TO THE V-A...HELPS NEEDY AND HOMELESS VETERANS...AND EVEN GOES INTO THE SCHOOLS.

AMERICAN LEGION POST 166 OFFERS STUDENTS ORATORICAL CONTESTS...WITH A CONCENTRATION ON THE U-S CONSTITUTION AND THE MEANING AND IMPORTANCE OF FREEDOM.

AND THE AMERICAN LEGION IS NOT JUST A GUY PLACE. FEMALE VETS...AND THE WIVES OF VETERANS ARE VERY ACTIVE IN THE LEGION.



LEARNING ABOUT BRAIN CANCER DIRECTLY FROM A PATIENT

AIR DATE: FEBRUARY 9, 2020

GUEST: BRATTON FENNELL...A MAN BATTLING BRAIN CANCER AND PUBLICIZING THE ANNUAL HEAD FOR THE CURE 5-K IN NORTH CHARLESTON.

DISCUSSION CENTERED ON THE UPCOMING HEAD FOR THE CURE 5K...HAPPENING FEBRUARY 15<sup>TH</sup> AT WANNAMAKER COUNTY PARK IN NORTH CHARLESTON. IN THE PAST...MUSC SPECIALIST DR DAVID CUCHIA HAS BEEN ON THIS PROGRAM TALKING ABOUT BRAIN TUMORS AND THE RACE. BUT THIS TIME...ONE OF HIS PATIENTS IS TELLING HIS JOURNEY.

BRATTON FENNELL STARTED HAVING HEADACHES. NO BIG DEAL. BUT HE STARTED HAVING PROBLEMS WALKING. THE DIAGNOSIS WAS DEVASTATING AT FIRST. HE UNDERWENT SURGERY...AND DOCTORS BELIEVE THEY WERE ABLE TO GET MOST OF THE TUMOR. BUT NOTHING IN A CERTAINTY WHEN DEALING WITH SUCH CANCERS. THE BRAIN IS QUITE DELICATE...AND IT IS NEVER CERTAIN THAT DOCTORS 'GOT IT ALL'.

THAT WAS IN 2017. FENNELL ADMITS HE MAY BE ONE OF THE LUCKY ONES...AS THE DIAGNOSIS OF A BRAIN TUMOR IS NORMALLY A DEATH SENTENCE. BUT HE SAYS HE STICKS TO A VERY RESTRICTIVE DIET AND CONTINUES TO RUN WHEN HE CAN.

WILL FENNELL BE THE MIRACLE PATIENT? HE IS CAUTIOUSLY OPTIMISTIC...AS ARE HIS DOCTORS. MOST HOWEVER ARE NOT AS LUCKY.

THE FEB 15<sup>TH</sup> HEAD FOR THE CURE WILL ENABLE MORE RESEARCH INTO BRAIN CANCERS...AND FENNELL SAYS HE PLANS TO PARTICIPATE...IF HE'S FEELING UP TO IT.

99501

WINE WOMEN AND SHOES....A MAJOR FUNDRAISER TO HELP THE FLORENCE CRITTENTON PROGRAMS OF SOUTH CAROLINA

AIR DATE: FEBRUARY 16, 2020

GUEST: FRIEND GREY....A FLORENCE CRITTENTON BOARDMEMBER AND ORGANIZER OF THE UPCOMING FUNDRAISER

THE FLORENCE CRITTENTON PROGRAMS OF SOUTH CAROLINA HAS BEEN AROUND SINCE THE 1880s. IT'S HARD TO IMAGINE...BACK THEN...HOW YOUNG WOMEN AND TEENS WHO WERE PREGNANT WITHOUT A HUSBAND...WERE ABLE TO FIND NECESSARY HELP. BUT THE CRITTENTON PROGRAM WAS BORN OUT OF SUCH PROBLEMS.

THE PROGRAM WAS BORN IN CHARLESTON...BUT ITS REACH IS THRU OUT THE STATE.

THE CRITTENTON HOME HAS ROOM FOR 15 TEENS WHO FIND THEMSELVES PREGNANT WITH NO HELP FROM FAMILY OR FRIENDS.

THE CRITTENTON PROGRAMS HELP THESE TEENS AND YOUNG WOMEN FIND THE HELP THEY NEED FOR THEMSELVES AND THEIR KIDS. FROM SHELTER....TO MEDICAL PROGRAMS....TO FOOD AND A FUTURE....THE FLORENCE CRITTENTON PROGRAMS HAVE ANSWERS.

TOO MANY OF THESE GIRLS AND YOUNG WOMEN TRY TO SURVIVE ON FRIENDS' COUCHES...BUT THAT'S NOT A SOLUTION.

WINE WOMEN AND SHOES IS THE BIG ANNUAL FUNDRAISER FOR THE CRITTENTON PROGRAM. THE EVENT HAPPENS MARCH 12<sup>TH</sup> AT THE GAILLARD CENTER IN CHARLESTON.

CHARLESTON HABITAT FOR HUMANITY STILL BUILDING HOMES FOR DESERVING FAMILIES

AIR DATE: FEBRUARY 23, 2020

GUEST: KRISTIN WILLIAMS...DIRECTOR OF DEVELOPMENT FOR CHARLESTON HABITAT FOR HUMANITY

DISCUSSION CENTERED ON AN UPCOMING ANNUAL FUNDRAISER THAT HELPS GATHER FUNDS THAT ENABLE HABITAT TO DO ITS WORK.

THE SECOND ANNUAL OYSTER ROAST AT CHARLESTON TOWNE LANDING HAPPENS TODAY 1-5PM.

HABITAT WOULD LOVE TO BE IN A CONSTANT BUILDING MODE...BUT THE HOMES COST CLOSE TO 100-THOUSAND DOLLARS TO BUILD. AND EVEN WITH DONATED MATERIALS....A HABITAT TAKES TIME TO BUILD.

AS FOR THE WAITING LIST...WILLIAMS SAYS IT SEEMS ENDLESS AND THE WAIT CAN TAKE YEARS. THIS IS ESPECIALLY TRUE WHEN IT COMES TO RISING COSTS OF HOUSING IN THE CHARLESTON AREA. RENTS AND HOME COSTS FOR EVERYONE ARE RISING FAST....AND GENTRIFICATION IS ALSO INCREASING THE NEED FOR MORE AFFORDABLE HOUSING. LOCAL OFFICIALS SAY THEY ARE WORKING ON THE PROBLEM...BUT IT IS NOT HAPPENING FAST ENOUGH FOR MANY IN NEED.

HABITAT ALSO HAS A REPAIR PROGRAM FOR THOSE WHO'S AGING HOMES NEED WORK THE HOMEOWNER CAN'T DO OR AFFORD. THE HABITAT CONTINUES TO WORK TO HOUSE AS MANY HOMELESS VETERANS AS IT CAN.

CHARLESTON PARKINSON'S FOUNDATION AND MOVING DAYAIRDATE: MARCH 1, 2020

GUESTS: DR VANNESSA HINSON...DIRECTOR OF MUSC PARKINSON'S FOUNDATION CENTER FOR EXCELLENCE....PATRICK RUPPE...PHYSICAL THERAPIST AND REGIONAL DIRECTOR OF FOX REHAB-CHARLESTON...AND JAY PHILIPS...A PARKINSON'S PATIENT

DISCUSSION DEALT WITH PARKINSON'S DISEASE AND LOCAL SUPPORT FOR PATIENTS. MILLIONS DEAL WITH THIS DISEASE THAT AFFECTS THE NERVE SYSTEM...AND MORE. INTERESTINGLY...IT STARTS IN THE GASTRO-INTESTINAL SYSTEM. MOST KNOW IT AS A DISEASE THAT PRODUCES TREMORS IN THE HANDS. BUT IT ALSO AFFECTS SPEECH...WALKING...AND OTHER BODILY FUNCTIONS. THE GOOD NEWS IS THAT THERE ARE AS MANY AS 22 MEDICINES THAT HELP STALL THE PROGRESSION OF THIS DISEASE.

MAY 16<sup>TH</sup> 2020 THE LOCAL PARKINSON'S FOUNDATION HOLDS ITS THIRD ANNUAL MOVING DAY. IT'S AN INFORMATIONAL DAY ALONG WITH FUN ACTIVITIES FOR ALL. MOVING DAY MEANS PHYSICAL MOVING...AS PHYSICAL ACTIVITY IS VITAL IN THE TREATMENT OF PARKINSON'S.

GUEST JAY PHILIPS IS 71 AND WAS DIAGNOSED WITH PARKINSON'S 10 YEARS AGO. HE'S ON MEDICATION AND IS PART OF A SUPPORT GROUP THAT BOXES...AS IN HITTING A PUNCHING BAG. HE SAYS IT WORKS WONDERS FOR HIM.

MORE INFORMATION ON MOVING DAY CAN BE FOUND AT THE LOCAL PARKINSON'S FOUNDATION WEBSITE.

WHEN YOU GOTTA GO...YOU GOTTA GO...DISCUSSION WITH A UROLOGIST

AIR DATE: MARCH 8, 2020

GUEST: DR STEFANIE SEIXAS-MIKELUS...BOARD CERTIFIED UROLOGIST WITH EAST COOPER MEDICAL CENTER

DISCUSSION CENTERED ON HEALTH ASPECTS AND DISEASES OF THE URINARY TRACT. IT'S A COMMON PROBLEM...AND NOT JUST FOR MEN.

UROLOGISTS USED TO BE MOSTLY MEN...AND VERY FEW WOMEN WERE IN THE SPECIALTY. BUT THAT HAS CHANGED...ALTHOUGH MEN STILL OUTNUMBER WOMEN IN THE FIELD.

DR SEIXAS-MIKELUS IS ALSO A SPECIALIST IN ROBOTIC SURGERY. SUCH SURGERIES ARE ALMOST THE NORM NOW....THOUGH SOME SURGERIES MUST STILL BE DONE 'THE OLD FASHIONED WAY'. STILL...SURGERIES HAVE BECOME MORE PRECISE. THAT ALONG WITH QUICKER RECOVERY TIMES MAKE SUCH PROCEDURES NOT AS TRAUMATIZING.

AS FAR AS SUPPLEMENTS ARE CONCERNED....THE DOCTOR FROWNS ON MANY OF THEM. SHE SAYS VITAMINS AND NUTRIENTS SHOULD COME FROM A WELL BALANCED DIET.

AS FOR STAVING OFF URINARY TRACT PROBLEMS...SHE SAYS PREVENTION IS PARAMOUNT. AS FOR THE DIET...IF YOU DRINK COFFEE AND TEA...ALSO DRINK A LOT OF WATER. MANY THINGS WE LIKE TO DRINK DEHYDRATE US. REPLACING WITH WATER IS A STRONG WAY TO STAY HEALTHY.

THE ASSOCIATION FOR THE BLIND AND VISUALLY IMPAIRED IS  
EXPANDING SERVICES

AIR DATE: MARCH 15, 2020

GUEST: BROOKS HARKEN...CHIEF PROGRAMS DIRECTOR WITH THE  
ASSOCIATION FOR THE BLIND AND VISUALLY IMPAIRED IN  
CHARLESTON

DISCUSSION CENTERED ON THE MARCH FIRST EXPANSION OF THE  
ASSOCIATION'S FACILITIES AND SERVICES. THERE IS NOW A NEW  
OFFICE OPERATING IN LADSON. HARKEN SAYS THE LOCATION WAS  
SELECTED BECAUSE OF THE ROUTES OF MASS TRANSIT OPTIONS. ITS  
EASIER TO GET TO THAT LOCATION FOR THOSE WITH LOW VISION  
AND NO VISION.

THE MOVE HAS ALREADY SHOWN SIGNS OF EXPANSION OF THE  
CLIENT LIST. THE ASSOCIATION IS ABLE TO HELP MORE  
INDIVIDUALS THROUGH THIS SECOND LOCATION.

AMONG THE SERVICES OFFERED BY THE ASSOCIATION FOR THE  
BLIND AND VISUALLY IMPAIRED...COMPUTER COURSES. THERE  
ARE WAYS TO LEARN TO USE A COMPUTER WITH VARIOUS DEGREES  
OF VISION.

THERE IS ALSO JOB TRAINING AND COUNSELING. HARKEN SAYS  
SIGHT-IMPAIRED RESIDENTS WANT JOBS....AND THOUGH THERE ARE  
JOBS THEY CANNOT DO...THERE ARE A SURPRISING NUMBER OF  
JOBS THEY CAN DO. THE ASSOCIATION HAS ALSO BEEN ABLE TO  
PLACE NEW WORKERS AT BOEING.

THE SECOND LOCATION WILL BE ABLE TO DO MORE TO HELP THE  
SIGHT-IMPAIRED IN THE LOW COUNTRY.

AIR DATE: MARCH 22, 2020

GUEST: DR. RYA KAPLAN...CHARLESTON GASTROENTEROLOGIST IN PRIVATE PRACTICE AND AT EAST COOPER MEDICAL CENTER IN MT PLEASANT.

DISCUSSION CENTERED ON THE IMPORTANCE OF BEING SCREENED FOR COLON CANCER. A PERSON CAN HAVE COLON CANCER AND NOT REALIZE IT UNTIL IT IS TOO LATE. AND IT IS A VERY EASY CANCER TO PREVENT THROUGH SCREENINGS. A COLONOSCOPY IS THE STANDARD WAY OF SCREENING.

DR KAPLAN AGREES THAT TOO MANY HAVE DIED BECAUSE THEY JUST DID NOT WANT TO GO THROUGH THE SCREENING. THE STANDARD SCREENING AND PREPARATION FOR IT HAVE BEEN REFINED OVER THE YEARS. SHE SAYS THERE'S NO MORE SPECIAL LIQUID TO DRINK...AND THE TEST HAS BEEN MADE MORE COMFORTABLE.

ONE SURPRISING FACT IS THAT COLON CANCER IS NOT ONLY DIAGNOSED IN MIDDLE AGED MEN AND WOMEN. YOUNGER PEOPLE ARE BEING FOUND TO HAVE COLON CANCERS. THE REASONS ARE NOT EXACTLY KNOWN. FOOD CHOICES MAY BE A PRIME REASON...ALONG WITH SMOKING...ALCOHOL INTAKE...TOO MUCH RED MEAT CONSUMPTION AND NOT ENOUGH FIBER-BASED FOODS.

KAPLAN SAYS A GOOD RULE OF THUMB WHEN IT COMES TO GOOD HEALTH IS TO FOLLOW WHAT MOM USED TO TELL YOU. EAT MORE FRUITS AND VEGGIES AND GENERAL EXERCISE.

KAPLAN SAYS AS FAR AS THE EMBARRASSMENT FACTOR IS CONCERNED...DON'T WORRY ABOUT IT. THIS IS WHAT DOCTORS DO. ITS ALL TO SAVE LIVES.

INCREASING HOPE ...DURING THE CORONA VIRUS

AIR DATE: MARCH 29, 2020

GUEST: DOROTHEA BERNIQUE...FINANCIAL PLANNER AND FOUNDER OF THE ORGANIZATION 'INCREASING HOPE'.

DISCUSSION CENTERED ON THE CORONA VIRUS CRISIS AND OFFERED WAYS FOR THOSE HARD HIT FINANCIALLY DEAL WITH A LOSS OF JOBS IN THE WAKE OF THE ILLNESS.

CHARLESTON AND SOUTH CAROLINA'S FOOD, BEVERAGE AND HOSPITALITY INTERESTS ARE SUFFERING DUE TO THE VIRUS. THE GOVERNOR HAS ORDERED DINE-IN ENTITIES CLOSE TO CUT DOWN ON THE NUMBER OF PEOPLE GATHERED IN ONE PLACE. THE VIRUS IS HIGHLY CONTAGIOUS.

BERNIQUE SAYS THAT THOSE WHO FIND THEMSELVES SUDDENLY FURLOUGHED....DON'T PANIC. SHE SAYS EMOTION OFTEN GETS US INTO MONEY TROUBLE.

SHE SAYS MANY FIND OUT TOO LATE THAT THEY SHOULD HAVE HAD A RAINY DAY FUND.....3 TO 6 MONTHS OF SAVINGS TO GET THRU TOUGH TIMES.

BERNIQUE...A FINANCIAL PLANNER...SAYS THOSE AFFECTED SHOULD USE THE THIS TIME TO TAKE A CLOSE LOOK AT DRAWING P A BUDGET...AND START A SAVINGS ACCOUNT. SHE SAYS IT DOES NOT MATTER HOW SMALL IT STARTS. THE POINT IS TO START IT!

SINCE THIS IS TAX TIME...GET TAXES COMPLETED...ESPECIALLY IF YOU USUALLY RECEIVE A REFUND. IT WILL HELP THE BOTTOM LINE UNTIL THE CORONA VIRUS CRISIS PASSES.