

Trinity Broadcasting Network

Quarterly Report

July, August & September 2009

WWRS

Mayville, WI 53050

Ascertainment List

Leading Community Issues

Results of ascertainment from civic leaders, response by telephone from TBN viewers, printed media comprising newspaper and magazine publications whenever possible.

EDUCATION/SCHOOLS

CIVIC AFFAIRS

HEALTH

SUBSTANCE ABUSE

ECONOMY

The figure designated as TOPIC SEGMENT DURATION is based upon our good faith judgment and may not represent exact time.

<i>Program Title</i>	<i>Program Duration</i>	<i>Topic Duration</i>	<i>Segment Source</i>	<i>Type</i>	<i>Airdate</i>	<i>Time</i>
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EDUCATION/SCHOOLS

PR09-027	30:00	15:00	L	PA/O	07/02/09	02:30 AM
					07/02/09	11:00 AM
					07/06/09	10:30 AM
					07/07/09	02:30 AM
					07/09/09	02:30 AM
					07/14/09	01:30 AM

Dr. Randy Refsland, Superintendent of the Waupun Area School District, and Host Jackie Kahlhamer discuss district issues. The district was one million dollars short due to last year's budget deficit and operational expenses for this year. Voters did not pass the referendum. The district had to close three elementary schools and reduce staff. The primary and intermediate classes will go to a schedule that is similar to block scheduling- and will focus more on reading and math. The good news is that there will be more classes offered to students. There will be some glitches with all the changes, but the district will work through them. Outside the box thinking has brought about restructuring and better use of resources. Dr. Refsland is excited about the possibilities, even if the process is painful.

PR09-030	30:00	15:00	L	PA/O	07/16/09	11:00 AM
					07/17/09	12:00 PM
					07/18/09	02:30 AM
					07/20/09	10:30 AM
					07/21/09	02:30 AM
					07/23/09	02:30 AM

Rick Nettesheim, Principal of iQ Academy Wisconsin, and Host Jackie Kahlhamer talk about online learning. The iQ Academy is for state students who need a quality education outside of the confines of a building and restrictive daily time frame. It is part of the Waukesha School District, and the curriculum has been approved by the School Board. Full-time students receive a laptop, internet stipend and textbooks. Parental monitoring and support are very important. It is critical for students to have a daily schedule, but there is flexibility allowed. It takes discipline and is not for everyone. Most of the students involved have a very active social life. There is a state cap on the number of students that can enroll in virtual schools.

PR09-031	30:00	15:00	L	PA/O	07/30/09	03:00 AM
					07/30/09	11:00 AM
					07/31/09	12:00 PM
					08/01/09	02:30 AM
					08/03/09	10:30 AM
					08/06/09	11:00 AM
					08/11/09	01:30 AM

Host Jackie Kahlhamer and Greg Peyer, Superintendent of the Randolph School District discuss the school district. This is the first time they have had to go into their fund balance. Two staff positions were cut. The state used federal stimulus money to fill the holes in their budget. Open enrollment has been good for the district- it has brought students into it. Mr. Peyer is concerned about the 2011-2012 budget if the economy does not turn around, because that stimulus money will not be there. The state budget eliminated the QEO, which held down teacher pay raises. Part of the school's mission is to prepare students to function in a global economy- Mr Peyer talked about how they work to accomplish this. He talked about how they may have to do things differently in the next 3-5 years by using more internet based classes.

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PR09-031	30:00	15:00	L	PA/O	07/30/09	03:00 AM
					07/30/09	11:00 AM
					07/31/09	12:00 PM
					08/01/09	02:30 AM
					08/03/09	10:30 AM
					08/06/09	11:00 AM
					08/11/09	01:30 AM

Dick Fink, Mayville School Board Member, and Host Jackie Kahlhamer discuss issues affecting the district. Dick talked about Open Enrollment. He believes it is a good thing. It keeps districts sharper so as to avoid losing students. The district did not have to cut programs. They do have less staff. Some have retired and some contracts were not renewed. Most of the federal stimulus money could only go towards special education and special needs of the district. There was a lot of bookwork that went along with it. The district has an excellent administration, teaching staff, janitors and busing staff. They have hired a coach to work with the teachers to help the district get their math testing scores up. Dick talked about the state budget eliminating the QEO. This could affect the operating balance fund if the teacher's union demands higher wages. The state is out of money and he is concerned about the state budget that will be done 2 years from now. The federal stimulus money will be gone and revenues are not showing up.

PR09-036	30:00	15:00	L	PA/O	09/03/09	11:00 AM
					09/04/09	12:00 PM
					09/05/09	02:30 AM
					09/07/09	10:30 AM
					09/10/09	02:30 AM

Mrs. Prentiss McClelland, VP of Word of Hope Ministries, and Host Jackie Kahlhamer discuss offering educational services to inner city residents. Children may need after school programs if they are struggling in school to help raise their grade point. Adults lacking a GED find this to be a barrier to employment. The GED can be the first step to a job, along with a sense of accomplishment and hope. Being in a computer lab helps people to upgrade their skills, which can bring about promotion or a job. Many who dropped out of school did not have a positive influence in their lives. By helping struggling youth, starting at 5th grade, it is hoped that the high school drop-out rate will be lessened.

HEALTH

PR09-027	30:00	15:00	L	PA/O	07/02/09	02:30 AM
					07/02/09	11:00 AM
					07/06/09	10:30 AM
					07/07/09	02:30 AM
					07/09/09	02:30 AM
					07/14/09	01:30 AM

Host Jackie Kahlhamer talks with Dr. Konstance Knox, the Director of Research for the Wisconsin Viral Research Lab, about Chronic Fatigue Syndrome. CFS is a collection of symptoms in which the diagnosis is made by exclusion. Crushing fatigue that is not relieved by sleep or rest, that lasts for 6 months or more is a symptom that must exist for the diagnosis to be made. The victim's life almost stops. Fifty percent of the patients will have some level of recovery, but they must learn how to do things differently and avoid overexertion. Treatment plans are best done on an individual basis depending on the patient's symptoms. CFS patients need recognition by the medical community that this is a real illness and they need understanding from their families. Dr. Knox discussed the research tools being used to try to understand CFS and what causes it.

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PR09-030	30:00	15:00	L	PA/O	07/16/09	11:00 AM
					07/17/09	12:00 PM
					07/18/09	02:30 AM
					07/20/09	10:30 AM
					07/21/09	02:30 AM
					07/23/09	02:30 AM

Jenelle Blavat, American Red Cross Donor Recruitment Representative, and Host Jackie Kahlhamer discuss blood donation. For every pint of blood donated, 3 lives can be saved. Blood donations are used for accident and trauma victims, cancer, organ transplants, bleeding disorder and burn victims. Jenelle talked about basic criteria to be eligible to donate blood. Certain medications and travel destinations will disqualify you. Donating blood is a completely safe process for the donor. Jenelle talked about the process of giving blood which takes about 1 hour, what to do prior to donation and what to avoid after.

PR09-032	30:00	15:00	L	PA/O	08/07/09	12:00 PM
					08/08/09	02:30 AM
					08/10/09	10:30 AM
					08/11/09	02:30 PM
					08/13/09	02:30 AM
					08/19/09	01:30 AM

Alan Mannel, Chief of the Beaver Dam Fire & EMS Department, and Host Jackie Kahlhamer discuss paramedic services. Paramedics are able to administer more aid in correcting health emergencies than an EMT can. This can make a difference when minutes count. Some of the emergencies they help with are diabetic highs or lows, cardiac arrest, trauma, collapsed lung and helping a pulseless, non-breathing patient. The department has 7 paramedics on staff and hope to see this number increase to nine.

PR09-034	30:00	15:00	L	PA/O	08/20/09	11:00 AM
					08/21/09	12:00 PM
					08/22/09	02:30 AM
					08/24/09	10:30 AM
					08/25/09	02:30 AM
					08/27/09	02:30 AM

Host Jackie Kahlhamer talks with Ruth Lindegarde, NAMI (National Alliance on Mental Illness) Dodge Board Member, about mental health support. Mental illness is a neurological disease that includes autism and ADHD. Diagnosis can be missed by doctors. It can be a hidden disease. Persons with the disease need support and advocacy. Resources are limited, mainly because of financial restraints in government agencies. Families often feel alone when a member has a mental illness. Others can share ideas that have worked for them. Families can find hope for themselves and see progress in their loved one. It is good for the person with the disease to be able to get a job or volunteer.

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PR09-036	30:00	15:00	L	PA/O	09/03/09	11:00 AM
					09/04/09	12:00 PM
					09/05/09	02:30 AM
					09/07/09	10:30 AM
					09/10/09	02:30 AM

Host Jackie Kahlhamer and Nancy Ann Wynne talk about offering health services to inner city residents. Nancy is the Health Care Coordinator for Word of Hope Ministries. Most of the people they serve lack finances, a job and insurance. WOHM is a referral clinic- they try to find free medical services for those they serve. Screenings offered include those for blood pressure and diabetes. These are in the top 10 of illnesses that affect Afro-Americans. Sometimes there are no symptoms or people are unaware of them. Lifestyle changes can help impact people's health for the better. Exercise is the one Nancy really believes can help. Eating properly can be difficult without needed finances. Also important are sleep and lowering stress. People are encouraged to apply for BadgerCare, which is available now for adults with or without children. But free clinics are still needed. BadgerCare has a relatively small yearly cost, but some cannot afford it.

PR09-039	30:00	15:00	L	PA/O	09/24/09	11:00 AM
					09/25/09	12:00 PM
					09/26/09	02:30 AM

Dr. Cynthia Jones-Nosacek, Treasurer of the Milwaukee Guild of the Catholic Medical Association, and Host Jackie Kahlhamer discuss health care reform. Dr. Jones-Nosacek is very concerned about HR 3200, the health care reform bill, and how it will treat the vulnerable- unborn, disabled and elderly. Those with less "quality of life" may not be seen as being worthy to have money spent on them for health care. There could be a system with panels who will make decisions as to who should receive health care. Wisconsin currently has a Conscience Clause that exempts medical workers from being required to do things against their conscience. That clause could be nullified under federal health care reform. Medical professionals could have their licenses revoked. Dr. Jones-Nosacek believes real health care reform should not be a rushed procedure. There can be too many unexpected consequences. Allowing people to put away pre-tax money for health care that could be rolled over yearly should be considered. Consumers also could do more price comparison on the cost of procedures.

HEALTH/MENTAL HEALTH

700 Club CBN NewsWatch	1:00:00	5:00	REC	PA/O/E	7/29/2009	2:00 PM
#072909						

Lori Johnson, CBN News Reporter, says vaccines can be a touchy subject. But most doctors are solidly behind them. And in most places, it's the law: in order to attend school, children must be vaccinated. But there are exceptions. All states allow medical exemptions, many offer religious exemptions, and an increasing number offer philosophical exemptions. In some school districts, as many as 20 percent of students are opting-out of vaccines, which has led to disease outbreaks. But many parents are wary of vaccines because they believe they cause autism. However in February, the U.S. Court of Federal Claims ruled that vaccines do not cause autism, examining several studies brought forth by the Institute of Medicine that failed to prove any connection. The Department of Health and Human Services, the Centers for Disease Control and Prevention, The Food and Drug Administration, and The American Academy of Pediatrics all agree that vaccines do not cause autism. In addition to childhood vaccines, there's also debate about adult vaccines, particularly for the seasonal flu. Most physicians recommend the flu shot for seniors and women of childbearing age. A Columbia University study showed getting the flu in the first half of pregnancy results in three times the risk of schizophrenia in the baby. If she gets the flu in the first 13 weeks, that risk jumps seven-fold. In fact, 14 percent of all schizophrenia cases are linked to the flu virus in the womb. Having the flu while pregnant is also linked to other developmental disorders like low I.Q. But flu shot critics say it doesn't work, citing an American Medical Association study that found that three percent of unvaccinated adults got the flu, but two percent of those who were vaccinated also got it. Right now, vaccine makers are planning for this fall, when the flu season begins. This year they have a new challenge: a swine flu vaccine. They're developing a vaccines, but they have to decide which will be needed most: a swine flu or seasonal flu vaccine. Making one takes away from making the other. Only a finite number can be manufactured, and it takes months to do it. The seasonal flu kills 36,000 Americans a year. So far, the swine flu has killed 300. But it's unknown whether the swine flu will become widespread. So when it comes to vaccines, whether for kids or adults, doctors overwhelmingly agree, they're not perfect, but we need them.

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Doctor #218	to Doctor	28:30	28:30	REC	PA/O/E	07/07/2009 11:30 AM
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Dr. Scott Hanan talked about Potential of Hydrogen (PH). PH can be too acidic it can cause chronic infections, or you wake up throughout the day with no energy, chronic pain syndromes, and headaches or stiff and tight. There are certain foods and nutrients you can put in your body to help balance PH. **Dr. David Sklar** talked about Emergency medical services system. Emergency physicians produced a report card broken up into 5 main areas. If you're getting seen in a timely manner, safety and quality, injury prevention, liability and state providing support for disasters. **Dr Ace Anglin** talked about leg cramps. This can occur if your experiencing heavy exercising, heavy lifting, dehydration and in many cases experience leg cramps when taking certain medications. It's very important you stretch before and after exercising, massage the affected area, take a warm shower and if necessary contact your physician.

Doctor #219	to Doctor	28:30	28:30	REC	PA/O/E	07/14/2009 11:30 AM
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Dr. Dino Prato talked about Men's health. Men suffer from prostate issues, overweight, cardiovascular disease and diabetes. Estrogens are an epidemic for men because they have too much. The harmful estrogen's can cause mutations and changes the DNA in the prostate gland and can lead to cancer. By losing weight and eating healthy it can prevent diseases. **Dr. Robert Hromas** talked about four phases for new cancer drugs. First they need to test drug to see if it's effective or not. Two if it's effective against cancer being tested against. Three is how does it compare against alternative. Four how large of a dose should be given to patient. **Dr. Caroline Leaf** talked about how stress is a body's reaction to what's going on in deep in the limbic system which is in the middle of the brain. When we think negative we have a toxic memory. It is important to choose to create positive memories.

Doctor #220	to Doctor	28:30	28:30	REC	PA/O/E	07/21/2009 11:30 AM
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Dr. Glen Steele talked about vision therapy. Therapy is usually done if there is difficulty using both eyes together, sustained focusing ability, and eye movement control. You have to have a full comprehensive examination where all of these areas are evaluated to determine if they are sufficient to meet the task. It's best to identify the condition on time so that it can be treated faster. **Dr. Dale Peterson** talked about first aid. Treatment for burns that work effective is spray burn immediately with catalyst treated water then wrap it with gauze and keep moisturized. For cuts and scrapes apply pressure, cleanse wound thoroughly, avoid anti bacterial soaps and hydrogen peroxide on open wounds. Always have a first aid kit handy. **Dr Armando Pineda-Velez** talked about cholesterol and how we need it because it's a molecule that helps build our hormones. The bad cholesterol produces high blood pressure, hardening of arteries, or heart attacks, which is caused by saturated fat and stress management. Keep your cholesterol in balance by eating healthy, exercising and losing weight.

Doctor #221	to Doctor	28:30	28:30	REC	PA/O/E	07/28/2009 11:30 AM
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Dr. Asa Andrew talked about the males and females hormonal issues. 80% of our health challenges are lack of diet and lifestyle. Males should get blood test or PSA tested by physician, take 100milgrams of zinc a day and 2 milgrams of copper to help testosterone levels increase. Females should get blood work done by physician and take organic iodine everyday and about 150 micrograms for ovaries and thyroid gland and overall health. **Dr Ace Anglin** talked about the three types of arthritis which are osteoarthritis, rheumatoid and gouty arthritis. The symptoms for arthritis are pain, swelling, maybe even redness in the particular joint and as well as limitation of movement. There are medication, treatments, and physical therapy. **Dr Barbara McAnney** talked about the Medicare system. Medicare is a way to help senior citizens with healthcare. Medicare part "A" is the hospital insurance trust fund. Part "B" is added on outpatient services. Medicare payments are not covering the cost of senior citizens so therefore it's affecting our economy and patients because doctors are only taking a number of people on Medicare.

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Doctor to Doctor #222	28:30	28:30	REC	PA/O/E	08/04/2009	11:30 AM

Dr. Caroline Leaf talked about stress in children and how it affects a child even more than an adult. Most time what may seem like a mild stress to adults may be a major catastrophe for a child. Stress activates by some kind of trigger. In order to control stress start to change your brain pattern by controlling stress levels, academic situations, and give your child lots of love. You may also seek consultation from physician. **Dr. Scott Hannen** talked about weight loss. Blood sugars are what dictate those cravings therefore you start to gain weight. If we eat the right food in the proper balance we don't get disruption in the blood sugar and we don't have canines and gain weight. To keep the weight off the Keto Diet is recommended as well as eating 4 to 6 meals a day with small meals that have protein, complex carbs and fruit or vegetables. **Dr. Melissa Walker** talked about colon cancer. Cancer makes cells form clumps also known as tumors. There are two types of tumors benign tumor which is non-cancerous and malignant tumor which is cancerous. In colon cancer the cells invade the colon which is large intestine in the body. If you experience diarrhea or constipation of any length of time you should go to the doctors to be examined. Early testing offers 92% cure rate.

Doctor to Doctor #223	28:30	28:30	REC	PA/O/E	08/11/2009	11:30 AM
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Dr. Craig Thomas talked about attitude in health. How you think is the impact you have on your health through chemistry and gene expression. Subsequently it gets translated into things in our body and promotes health or will help to have an illness. Three ways to boost up your confidence is count your blessings, have an attitude of gratitude and train your brain to be positive. **Dr. Chauncey Crandall** talked about hypertension also known as the silent killer. Some people are born with hereditary defects and others are not living a good lifestyle, so they develop diseases. By lowering you blood pressure, eating better and losing weight it can help you live a healthier live. **Dr. Monica Allison** talked about dry eyes. Having a lack of tears can cause dry eyes. Tears wash away debris, prevent infections and provide a clear comfortable smooth surface as well as lubrication. You can get over the counter medication as long as there not for red eyes and preservative free.

ECONOMY

PR09-028	30:00	15:00	L	PA/O	07/09/09	11:00 AM
					07/10/09	12:00 PM
					07/11/09	02:30 AM
					07/13/09	10:30 AM
					07/14/09	02:30 AM
					07/16/09	02:30 AM
					07/21/09	01:30 AM

Host Jackie Kahlhamer talks with Daniel (Danny) Frey, VP of the Horicon Chamber of Commerce, about Horicon's economy. The downtown is in the middle of road construction, which has affected business owners, although not as bad as was anticipated. The biggest issue seems to be that people are not spending money. The Chamber has put up business signage to the extent the DOT allows (he adds that they have been very helpful.) Danny believes that once the downtown is finished, it will help to draw in an influx of tourists who are visiting the Horicon Marsh Education Center. The industrial sector in Horicon appears to be doing well. Danny is always willing to listen to new ideas about how to make Horicon more economically viable.

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PR09-028	30:00	15:00	L	PA/O	07/09/09	11:00 AM
					07/10/09	12:00 PM
					07/11/09	02:30 AM
					07/13/09	10:30 AM
					07/14/09	02:30 AM
					07/16/09	02:30 AM
					07/21/09	01:30 AM

Philip Fritsche, the Executive Director of the Beaver Dam Chamber of Commerce and Host Jackie Kahlhamer discuss Beaver Dam's economy. The city has been affected by this global recession. Manufacturing and larger businesses being affected have created a domino effect, with discretionary income disappearing. Philip talked about the demolition of the downtown buildings affected by the flood of 2008. There is now potential for green space, parks and new buildings and grants for facelifts for existing buildings. The economic health of the downtown is an indicator of how the rest of the community is doing. The community is diversifying its economic base which helps to ride out future recessions. He would like to see the number of white collar jobs in the city increase.

PR09-032	30:00	15:00	L	PA/O	08/07/09	12:00 PM
					08/08/09	02:30 AM
					08/10/09	10:30 AM
					08/11/09	02:30 PM
					08/13/09	02:30 AM
					08/19/09	01:30 AM

Host Jackie Kahlhamer talks with Jeff McAlister about property foreclosures and economic development. Jeff is a Community Relations Officer for WHEDA (Wisconsin Housing and Economic Development Authority.) His service area includes Dodge County. Many homeowners are still affected by the state of the economy. The biggest problem is caused by the subprime market, with too lenient of lending practices. If homeowners are having problems making their mortgage payment, they need to contact their lender right away- help may be available. Buying foreclosed property requires serious preparation. These properties can be a good investment, but there is a downside. Homes can need extensive work and there may be liens against it. Jeff talked about small business start-ups and loans. Small businesses provide services and sustain communities and are very important to the economy. Jeff talked about a program in place to for people to buy foreclosed properties.

PR09-034	30:00	15:00	L	PA/O	08/20/09	11:00 AM
					08/21/09	12:00 PM
					08/22/09	02:30 AM
					08/24/09	10:30 AM
					08/25/09	02:30 AM
					08/27/09	02:30 AM

Patrick Drinan, Brookfield Economic Development Coordinator, and Host Jackie Kahlhamer talk about Brookfield's economy. There have been declines in business development moving forward and new proposals. Some businesses have closed or relocated. There is decreased revenue from hotel room tax. The city has a \$900,000 deficit to fill in the next budget process. Business owners are finding that they need to network, to be proactive about promoting their business and to support other local businesses. The city is working to be more proactive to grow business, and be more accommodating. They want to encourage entrepreneurs. Patrick talked about potential businesses looking at the entire package a community offers- property values, school system, taxes, shopping, parks & recreation, etc. He believes Brookfield has a lot to offer.

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PR09-038	30:00	15:00	L	PA/O	09/17/09	11:00 AM
					09/18/09	12:00 PM
					09/19/09	02:30 AM
					09/21/09	10:30 AM
					09/24/09	02:30 AM

Host Jackie Kahlhamer talks with Dennis Degenhardt, President/CEO of Glacier Hills Credit Union, about managing debt. Debt should be no more than 36% of gross income. Some debt can make sense- mortgage, auto loans and some credit card debt. With credit card debt, it is important to pay it off before taking on new debt. Determining what debt to pay off first should be looked at on a case by case basis. When finances are tight, lifestyle choices must be made. Dennis recommends writing down all expenses for a month to track spending. The credit union offers a free and anonymous online program to help people determine what to pay off first and how to create a budget. Saving should be part of the process of getting out of debt.

700 Club CBN NewsWatch	1:00:00	6:00	REC	PA/O/E	7/06/2009	2:00 PM
#070609						

Carolyn Castleberry, CBN News Reporter, says according to one financial aid source, two-thirds of all undergraduates leave college in the hole financially. Graduate students can be saddled with more than \$100,000 in debt before they ever start their careers or even think about buying a house. Instead consider a school you can actually afford. It's also called scholarships and grants. Sources of funding that won't put you in the hole financially. But what will kill students financially is the mindset of entitlement. Now, for you students who are in college. Don't put any of the extras on credit cards, like pizza and parties. Now, for students and graduates who are already buried in debt, here's your financial plan for the next few years. Consider getting a second job just to pay for your debt. Don't try to get out of it or put it off until later.

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700 Club CBN NewsWatch #091809	1:00:00	5:00	REC	PA/O/E	09/18/2009	2:00 PM

Paul Strand, CBN News Reporter, says according even in these tough economic times, the average American family is still budgeting almost \$900 for vacationing this year. The thinking seems to be you need to get up and get really far away to have a really good time. Families will spend a small fortune to come and enjoy beautiful wilderness areas like the ones that can be found in Oregon. In fact, the highest quality entertainment for a family comes from being simple. Have a board game marathon, with everyone pulling out their favorite game and playing them all. To mix it up, let the person who picked that game change one major rule.

Get out the family photo books and reminisce. Share family history. Make a family tree with a photo for everyone on it. Divvy pictures up into fun categories, including weirdest, coolest, most embarrassing, happiest.

The point is to share time and create your own good times. If you just have to turn on the TV, here's a way to make it extremely interactive. Put on a movie, mute the sound and make up the dialogue yourselves. The cheesier the movie, the better. Make Hollywood wish you had been the screenwriters. Let's dwell now on sunnier times -- namely those days sunny or warm enough to escape the house and enjoy the big world outdoors. Grab neighbor kids and hold a mini-Olympics. Come up with all your own competitions -- the wackier the better. Run backward all the way around the house. Toss everyone's stuffed animals in wagons and take them for an expedition. Here's one for getting your kids to think about others -- do secret good deeds, such as gathering up litter or fixing something a neighbor needs repaired behind their back. Camp out in the backyard. Sleep there. Cook there. Eat there. If you have some woods or waters nearby, go to them often, enjoy them, let them change you. Study the plants, the animals, the rocks and the stars. Other tips include reading together -- making stories a big part of your family. Do mental games like build your perfect home or plan your perfect vacation. It will widen your horizons and ignite your imaginations. Write your own family history a day at a time. If you cannot afford a fancy vacation, you may think you have to splurge on stay-cations to make them really fun. But it turns out your biggest profits could come from doing the things that have no price tag at all. And because they're free, you can do them any time. So think about it. You can have happier kids, stronger family ties, and a better outlook on life. While reaping all of these rewards, you could also save a few thousand dollars in the process.

700 Club CBN NewsWatch #092109	1:00:00	5:00	REC	PA/O/E	09/21/2009	2:00 PM
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Charlene Israel, CBN News Reporter, says one in 10 Americans are struggling to pay their mortgage. A growing number have also fallen behind on their credit card bills. Tight economic times have some people turning to companies that promise to reduce or eliminate debt. But while some of these programs are legitimate, some could leave you even deeper in debt. During the country's recession, many Americans are having a hard time paying their bills and that has created a boom in businesses that promise quick and easy debt relief. Debt settlement is a perfectly legal solution for consumers who have fallen behind on their bills. But having a debt-settlement company do the legwork for you is risky -- and it can be expensive. Here's how debt settlement companies work: The company gets your creditors to accept less than the full amount you owe. They promise to knock 50 percent or more off of the debt you have to pay back, with repayment taking between two and four years. The company then sets up a savings account for you, and you make monthly payments to that account. When you've made all the payments, the debt settlement company settles with your creditors in one lump sum. You are told to stop making payments to your creditors and not to contact them. Leave the negotiating to the debt settlement company. When you go this route, you could end up owing more than when you started, and your credit suffers because you stop paying your bills. And that's not all. Some debt settlement companies charge advance fees that can run up to \$1,000 or more. Attorney Sarah Gottovi of the Federal Trade Commission says the agency is concerned about misleading and abusive practices in the debt settlement industry. "Many companies will charge upfront fees that might be the first of several payments, the first several monthly payments that's paid to the company and that will go to the companies fees instead of into the savings account to pay the creditors," Gottovi told CBN News. She mentioned that other fees could also be added in. "The debt settlement company may charge a monthly fee, an account maintenance fee, and they also might charge you a fee at the end of the program when they've settled an account," she said. Gottovi said the FTC has received hundreds of complaints about the claims of some debt settlement companies. But if you're considering signing up with a debt settlement company, you need to pay attention to the red flags such as: Does the company charge an upfront fee? Do they tell you to stop making payments to your creditors?

Do they claim they can eliminate your debts? Are they licensed in your state? Has the Better Business Bureau received complaints about the company? And read the fine print -- the money you save through negotiation could be considered income that you have to claim on your taxes. And many people don't realize they can negotiate with their creditors themselves. Creditors are usually willing to work with consumers to pay back their debt. But if you choose to have a debt settlement company negotiate your debt for you, experts say make sure you ask lots of questions, read the fine print, and know exactly what you're getting into before you take the plunge.

The figure designated as TOPIC SEGMENT DURATION is based upon our good faith judgment and may not represent exact time.

<i>Program Title</i>	<i>Program Duration</i>	<i>Topic Duration</i>	<i>Segment Source</i>	<i>Type</i>	<i>Airdate</i>	<i>Time</i>
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SUBSTANCE ABUSE

PR09-029	30:00	15:00	L	PA/O	07/23/09	11:00 AM
					07/24/09	12:00 PM
					07/25/09	02:30 AM
					07/27/09	10:30 AM
					07/30/09	02:30 AM

Host Jackie Kahlhamer talks with Dodge County Sheriff Todd Nehls, about prescription drug diversion. The misuse of prescription drugs contributed to 18 deaths in the county last year. It is especially dangerous when mixed with other drugs. It affects all age groups. The drugs are more easily accessible by abusers. Abusers resort to theft, pharmacy shopping, forgery and other illegal means as a way to get these drugs. People need to keep track of their medications, keep them in a locked cabinet and be suspicious of anyone needing to use their restroom too often. People should call the Sheriff's Dept. if their prescription drugs have been stolen.

PR09-033	30:00	15:00	L	PA/O	08/13/09	11:00 AM
					08/14/09	12:00 PM
					08/15/09	02:30 AM
					08/17/09	10:30 AM
					08/18/09	02:30 AM
					08/20/90	02:30 AM
08/25/09	01:30 AM					

Host Jackie Kahlhamer talks with Brianna Duffy, Addiction Resource Council Community Relations Specialist, about parents who host (lose the most.) There are health and legal risks for anyone over age 21 who hosts a party, or purchases alcohol for those underage. Parents host because they think their child is going to drink anyway, and it is best to do it in the "safety" of their home. This is a false sense of security. There can be large fines and jail time. Many parents are unaware of these consequences. Wisconsin has a drinking culture and the word must get out that hosting for underage is illegal and unacceptable.

PR09-033	30:00	15:00	L	PA/O	08/13/09	11:00 AM
					08/14/09	12:00 PM
					08/15/09	02:30 AM
					08/17/09	10:30 AM
					08/18/09	02:30 AM
					08/20/90	02:30 AM
08/25/09	01:30 AM					

Brianna Duffy, Addiction Resource Council Community Relations Specialist, discusses combating substance abuse with Host Jackie Kahlhamer. Alcohol is the number one drug of choice, with marijuana the second most abused. Also of concern are prescription drug abuse and cocaine and heroin. Every drug has its dangers when abused. Substance abuse affects the entire society. Brianna believes substance abuse can be combated by using strategies to reduce access and accessibility and the acceptability of substance abuse. There are individual and environmental strategies. Individual would be going to a group to educate. Environmental would be going to authorities and requesting more stringent laws be put into place. Different age groups require different strategies.

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<i>Program Title</i>	<i>Program Duration</i>	<i>Topic Duration</i>	<i>Segment Source</i>	<i>Type</i>	<i>Airdate</i>	<i>Time</i>
PR09-035	30:00	15:00	L	PA/O	08/27/09	11:00 AM
					08/28/09	12:00 PM
					08/29/09	02:30 AM
					08/31/09	10:30 AM
					09/03/09	02:30 AM

Host Jackie Kahlhamer talks with Eric Rasmussen, Hartford Police Department's DARE Officer, about keeping kids drug free. Officer Rasmussen presents the program to 5th graders. Fifth grade is a transitional time and most kids have not had exposure to a lot of the things he will encourage them to stay away from. They are usually very engaged and most feel very strongly about staying away from substance abuse. He can tell after a few weeks who the children are that will need extra support to stay away from substance abuse. Along with teaching the dangers, he teaches about peer pressure and being self-confident. They do a lot of role playing on how to say no. Research is showing that substance abuse is decreasing. While not all of this can be attributed to DARE, Officer Rasmussen believes it has been a very useful tool contributing to the decrease.

PR09-039	30:00	15:00	L	PA/O	09/24/09	11:00 AM
					09/25/09	12:00 PM
					09/26/09	02:30 AM
					09/28/09	10:30 AM

Host Jackie Kahlhamer talks with Doug McLain, Compassionate Christian Ministries Prevention Specialist about binge drinking. Binge drinking is high-risk drinking. It is drinking large amounts of alcohol in a short period of time in order to become intoxicated quickly. Wisconsin has the highest rate in the country. It is physically dangerous. Drinking large amounts of alcohol in a short period of time does not give the body enough time to adjust to it. The brain and cognitive abilities are affected. Binge drinkers may not fall under the classification of having a drinking problem. Binge drinking can cause alcohol poisoning. Wisconsin has more people in substance abuse treatment per capita and the lowest perception of risk from drinking alcohol.

CIVIC AFFAIRS

PR09-029	30:00	15:00	L	PA/O	07/23/09	11:00 AM
					07/24/09	12:00 PM
					07/25/09	02:30 AM
					07/27/09	10:30 AM
					07/30/09	02:30 AM

Dodge County Sheriff Todd Nehls, and Host Jackie Kahlhamer discuss the Sheriff's Posse. The purpose of the Posse is for citizens to provide volunteer services, by performing tasks that do not need a law officer to perform. This helps put the officers out where they are needed. Tasks may include traffic control, radar trailer setup/takedown, check speeding complaints, seatbelt use surveys and various others. Sheriff Nehls has been very pleased with the work the Posse members have provided. The cost to the county is very minimal. He would like to see the program expand. Posse members are essentially on call 24/7. In the event of a disaster they might be called upon to perform traffic control.

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<i>Program Title</i>	<i>Program Duration</i>	<i>Topic Duration</i>	<i>Segment Source</i>	<i>Type</i>	<i>Airdate</i>	<i>Time</i>
PR09-035	30:00	15:00	L	PA/O	08/27/09	11:00 AM
					08/28/09	12:00 PM
					08/29/09	02:30 AM
					08/31/09	10:30 AM
					09/03/09	02:30 AM

Dennis Sheldon, City of Juneau Clerk/Treasurer, and Host Jackie Kahlhamer talk about the City of Juneau's budget, which is challenging. There will be a decline in general state aid, as per the recently passed state budget. The state budget increased garbage tipping fees. Juneau provides garbage pickup for its residents. Operating costs rise, as do personnel costs. There is very little development- one new house in the last two years. The industry park is slow and city owned utilities are seeing more delinquent bills. The city's fund balance is down. Dennis would like to see the fund balance increase- the city can get better interest rates if it has to borrow money. He talked about possibly repairing south Mill St. That project will require additional borrowing. Dennis talked about a bit of a positive change in the economy- more houses are being sold and one industry is doing an upgrade. There has been some new businesses move into the downtown. He hopes to see improvement come to the city- industrial park, subdivisions and downtown stores filled and all the unemployed being able to find jobs.

PR09-037	30:00	15:00	L	PA/O	09/10/09	11:00 AM
					09/12/09	02:30 AM
					09/14/09	10:30 AM
					08/17/09	02:30 AM

Host Jackie Kahlhamer and Congressman Tom Petri, representing Wisconsin's 6th District, discuss health care reform. The proposed health care legislation is approximately 1000 pages in length. Several committees have jurisdiction over it. There is a lot of uncertainty about it. Religious based hospitals may be affected because there abortion is not prohibited in the bill. Congressman Petri held townhall meetings in every county he represents. There was a lot a speaking and emotion about health care. He would like to see an approach that addresses individual issues, not one that overhauls the entire system. There is a huge problem of rapidly rising health care costs and there are ways to address this.

PR09-037	30:00	15:00	L	PA/O	09/10/09	11:00 AM
					09/12/09	02:30 AM
					09/14/09	10:30 AM
					09/17/09	02:30 AM

Congressman Tom Petri, representing Wisconsin's 6th District, and Host Jackie Kahlhamer talk about student loans. Congressman Petri would like to see the current Federal Family Education Loan program replaced by the Direct Loan program, which costs the government less. It could save the taxpayers 87 billion dollars over a 10 year period. Modern data transmission and communication make Direct Loan a better option. It is easier for graduates to consolidate loans when under this program. Those with the FFEL program could easily move in the Direct Loan program. Congressman Petri talked about adaptive testing. No Child Left Behind requires schools to test students, but adaptive testing is not allowable. Adaptive testing allows the school to see if each student is making progress. Now every student is expected to achieve the same level of proficiency, which is not a feasible outcome. He believes every child should be assessed, but not all can reach a certain level, but they all can make progress.

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<i>Program Title</i>	<i>Program Duration</i>	<i>Topic Duration</i>	<i>Segment Source</i>	<i>Type</i>	<i>Airdate</i>	<i>Time</i>
PR09-038	30:00	15:00	L	PA/O	09/17/09	11:00 AM
					09/18/09	12:00 PM
					09/19/09	02:30 AM
					09/21/09	10:30 AM
					09/24/09	02:30 AM

Russell Kottke, Dodge County Board Chariman, and Host Jackie Kahlhamer discuss the Dodge County budget. There are major county road upgrades planned in the future. There is more resurfacing being done, rather than rebuilding due to costs. Clearview Long Term Care is either going to be remodeled or rebuilt. An architectural firm has been hired to give hard numbers on the cost. Some county highway buildings need upgrading. The county's general fund balance is in very good shape. The county sold a section of Harnisferger Park to the DNR. The county still has an easement, but the DNR wanted control over the Rock River for preservation. Unfunded state mandates are still a challenge for the county. The county has not had any employee furloughs, but they are not replacing employees with new hires, unless necessary.

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