

**93.9 WAVC Mio**  
**Issues and Programs List**  
**2<sup>nd</sup> Quarter – 04/01 thru 06/30/22**

**Sunday 04/03/22**

**“Grief–Losing Someone You Love”** From: **“Building Relationships”**

Date: **Sunday, 04/03/22** 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 Relationships” 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 – Danita Janae**, author, speaker, poet and artist. Author of the book “When mountains crumble; Rebuilding your life when you lose someone you love.” **Program Substance:** Danita Janae walks beside the broken-hearted, offering practical and creative ideas to lead a spirit-lead life. You will find a brief guide to these ideas on her website, [whenmountainscrumble.com](http://whenmountainscrumble.com), to help you. She is a military widow raising 2 young daughters. Dan, Danita's husband, was in the Air-Force for 9 years before they met and then 11 years after they were married. Because of the military they had gone through many moves but were moving back to Colorado where they had met. During the continuous times of Dan's required travel Danita found comfort in the discovery that God was still her husband, as the Bible promises, and that the prayers of her earthly husband covered her. The title of her book, “When mountains crumble: Your life after losing someone you love” comes from 2 different places. The first part literally means her story. Dan died at Crystal Mountain, and the second points to the blood of Christ. She shared that Dan was the earthly rock of their family. When he was gone their lives crumbled and fell apart and they had lost their stability. The second part comes from Isaiah 54:10, which says the mountains may quake, but God's love will never crumble. It is constant and stable. So here she is in a new place, two young daughters, no home, family, church. To make matters worse Covid hit, but through all that she found out that prayer changes things. Jesus was truly her only friend. Early in their marriage Dan and Danita were faced with a health challenge that helped to strengthen their faith and gave Danita the courage to stand in this trial. Danita had been diagnosed with an auto-immune disease that almost took her life, but with prayer and fasting she was able to recover. During this time, she learned to trust God and discovered that her identity was in Him. Our identity as a wife, husband, mother, father or whoever we are here on earth is only temporary. At the end of the day our identity is, Child of God! In the book, Danita offers hope, and practical help to those who have lost someone they love.

**Monday, 04/04/22**

**“Good Growing With the Garden Guy “**

FROM **“Strong Tower Radio - Today”**

Date: **Monday, 04/04/22** Time of Day: **5:00 PM** Duration: **TRT 59:00:00**

**Description of Program format, participates, and contents :**

**Host Tom Mejeur and Co-Host Sue Mejeur** interviewed **Guest- Gary Heilig** who is a locally retired county extension agriculture agent from Eaton Rapids. **Program Substance:** Today, he shared the weight of some of the world record vegetables, as follows: a 10-pound tomato, 262-pound watermelon, 1 pound-10 ounce bell pepper, 2,700-pound pumpkin and a 4-pound apple. April is the time to get your garden plans underway and to start your vegetable seedlings. It is important to prepare your ground for planting and also for early weed control. Check into spring fertilization and the cost of same. A lot of hard but fulfilling work will produce good nutritional food for you and your family.

**Thursday, 04/07/22**

**“Watch Your Bank Accounts”** From: **“Money Wise”**

Date: **Thursday, 04/07/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject. **Program Substance:** Everyone should watch out for wolves feeding on your bank accounts, and be assured

that it does happen very frequently. These wolves are reoccurring monthly subscriptions and/or accounts that you have probably forgotten all about. You may have signed up for a trial period for something that was to last for only a few days or weeks, but you forgot about it and the provider started charging you additional fees each month. These charges can add up quickly especially if you are not even utilizing these subscriptions or apps. You need to stay on top of this, and if you need help to cancel unused apps, following are some programs to check into – truebill.com will give you a list of all apps that you are being charged and once you check them out you can tell truebill which ones to cancel. Another good one is Chase Account Manager that will identify what company is charging you so you can easily determine if you want to continue the service or cancel. Trim is another on-line tool that will cancel old subscriptions plus will also contest bank fees if needed. Some of these apps are free but some there is a fee connected so be sure to check them out. Remember, an ounce of prevention is worth a pound of cure so think twice before you initially sign up for any apps.

Sunday 04/10/22

“Wise Women Managing Money” From: “Building Relationships”

Date: Sunday, 04/10/22 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 Relationships” 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 – Miriam Neff & Valeria Neff Hogan**. A mother-daughter writing team of today **Book Resource – “Wise Women Managing Money”**. Miriam is founder & president of “Widow Connection” a non-profit ministry and is author of 12 books. Valeria holds a law degree and is a certified financial planner who works with National Christian Foundation. For twenty years, she has led individuals toward good stewardship with Christian financial concepts. **Program Substance:** More women than ever have control of capital and are making financial decisions. Yet not every woman has command of the lingo, the underlying principles, or the big-picture perceptive of money management. Many women suddenly have lost their husband and may either come into a large sum of money or potentially will be in poverty. Statistics show that 80% of the time, the women will hold the baton to the end as her husband will have passed away. It is important for women to learn how to manage their money in order to survive and also to serve the Lord in a more efficient way. They will become freer & more confident plus will be more generous to help others in need. People should remember that everything we have is not ours as it all belongs to God. He entrusts us to take care of it and to spend it wisely.

Sunday 04/17/22

“Seen, Known, Loved --- (Book)” From: “Building Relationships”

Date: Sunday, 04/10/22 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 Relationships” 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 – York Moore**, who is a speaker, revivalist, an abolitionist plus is known for his TicToc Ministry. He is the National Director of Catalytic Partnerships for Inter-Varsity Christian USA. An author of several books, including today's resource – “Seen, Known, Loved -5 Truths About God and Your Love Language” co-authored with Gary Chapman. Today's program and book focused on the following - #1. You are Loved – The words that changes everything, #2. You are Seen – You matter and so do your actions, #3. You have Worth – The gift of being accepted, #4. You Belong – Embraced for God, #5. You are Known – Experiencing true togetherness with God and #6. Living into Love.

Sunday 04/17/22

“Finding Lost Assets” From: “Money Wise”

Date: Saturday, 04/16/22 Time of Day: 4:30 PM Duration: TRT 59:00:00

Description of Program format, participates, and contents

provides an advocacy, training and community for financial professionals who are specialists in offering Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject.

**Program Substance:** Everyone should keep tract of their valuable assets. Life Insurance policies are the most lost document that a person or family member of a deceased loved one cannot locate. The National Association of Insurance Commissioners (NAIC) states that each year millions of dollars in insurance benefits go unclaimed. Following are a couple of ways to search for policies to see if you are a named beneficiary. NAIC has a tool called "a Life Insurance Policy Locator Service", that will allow you to search nationwide for policies and annuities by placing the name of the deceased family member or friend. First, you will need the death certificate, then put in the basic information of the deceased such as full legal name, social security number, plus dates of birth & death. If there is a match, the insurance company holding the policy will contact you within 90 days provided you are the designated beneficiary or legal representative of the deceased. In just 5 years, the policy locator service has processed over 200,000 claims and matched 1 billion dollars in benefits to named beneficiaries. All insurances are regulated at the state level with several states having their own lost policy locator service, so you need to check directly with the insurance commissioner in the state of the deceased to find out your options. All insurance policies that have not been processed, are required by law to turn monies over to the unclaimed property office in the State's Treasury Department. This also includes any unclaimed funds from pensions, 401K, bank accounts, IRS refunds, saving bonds, CD's, uncashed checks, trust funds, utility deposits, stocks & bonds, certificates, wages and even contents of safety deposit boxes. The Federal Government also has a tool for tracking down unclaimed monies that Uncle Sam may owe a person such as tax refunds, VA life insurance benefits, court settlements, bankruptcies and more. To avoid all of this, the best things for you to do is keep all policies up-to-date and secured in a fire proof safe AND let family members/beneficiaries know where these documents are located.

**Monday, 4/18/22**

**"Inflation Is A Universal Tax"** From: **"Money Wise"**  
Date: **Thursday, 04/07/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject.

**Program Substance:** Inflation is costing every American household \$2,000 to \$3,000 annually. That inflation is now running at 7.9% and will gobble up approximately \$5,200 of your hard-earned dollars this year which is around \$430/month. The majority of this increase is in the form of higher food, gas and home energy, which accounts for approximately \$2,200 less spending power annually. While wages and savings have grown somewhat during the pandemic, analyst predict that those savings will dwindle forcing more Americans to find additional work. However, that won't help with inflation because the expanding labor pool will stunt wage growth. Since last year, energy costs have jumped more than 25%, gas more than 30%, groceries more than 9% and clothing up around 7%. The government insist that this inflation is temporary due in part to the Russian invasion of Ukraine, but many economists see it differently with no end in sight. Inflation is at a 40-year high and most American's view this as our #1 problem. It is hitting low-income families the hardest as there is a big increase in food bank assistance feeding families and wage earners are having difficulties in getting to work. Crude oil could reach \$160/barrel later this year. To help the American public, the federal government could temporarily suspend the federal gasoline taxes, plus tap into the U.S. Strategic Petroleum Reserve. Consumers can apply the following tips that will help to save dollars are as follows: #1. Tap into convenient stores or businesses that will give you a discount if you pay by cash instead of credit cards. Statistic show that you can cut costs from 10% to 30% by using cash for nearly all your spending. #2. Try taking one-day a week and spend no monies at convenient stores for beverages and do no on-line browsing. If you absolutely need to do some purchasing on-line, you can save money by using an incognito browser, as it will delete your browsing history. Other companies then cannot read what you have been searching for and fill up your email with advertisements. #3. If you need to purchase an appliance, look at scratched or dented floor models as the cost would be lower. You may be surprised that even some businesses will give you a discount if you ask. It never hurts to ask, especially if you are paying cash for the item. #4. Also, the 30-day rule is a great potential money saver. If you see or want to make a purchase. wait 30 days as often you will find that you did not really want or need the item in the first place. #4. Sign up for auto pay and paperless billings as again you may be given a discount for signing up.

Thursday, 4/21/22

**"The Oklahoma Academy SDA Group"** FROM **"Strong Tower Radio - Today"**  
Date: **Thursday, 04/21/22** Time of Day: **5:00 PM** Duration: **TRT 59:00:00**

**Description of Program format, participates, and contents :**

**Host Tom Mejeur and Co-Host John Duman interviewed Students - Caleb, Jonathan, Acker, Caroline, Keen, Miguel, from the Oklahoma SDA Academy** where they each explained why they were attending this academy and what their mission currently is and what their long-range goals are for their future after graduation. Each of these students were very mission minded and were definitely focused on being in the mission fields. Some individual goals were to become missionary pilots or instructors plus numerous other goals. Oklahoma Academy has many Academic and Vocational Programs, along with Music Programs, and the Mission Aviation Program (MAP). Also, being interviewed was **Guest #2 – Cliff Brooks**, who is the Aviation Instructor at the Academy. He gave a very inspiring report as to how their aviation program started with prayer and a matching grant to purchase the much-needed plane. The funds were received, and they will be using their new plane in flight training this school year. God has brought them to this point by preparing the school, placing the staff, bringing in the students, providing current training, arranging an airplane, making necessary connections with interested sponsors at just the right time, and finally bringing the little trainer airplane safely home to campus. What a long trail of God's blessings. It is clear that God wants a mission aviation training program at Oklahoma Academy. The work isn't going to be easy, but we will pray and work hard as God's very clear leading thus far has confirmed that He has big plans for the graduates of this program.

Tuesday, 4/26/22

**"Empty Nest Syndrome"** From: **"Money Wise"**  
Date: **Tuesday, 04/26/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. Today he interviewed **Guest – Jim Burns** who is the author of today's **Resource Book – "Finding Joy in the Empty Nest – Discover Purpose & Passion in the Next Phase of Life"**. **Program Substance:** As parents, you need to prepare yourself for the day when your kids become adults and leave home. First, hopefully, you have prepared your kids for when they become adults that they will be making wise decisions on their own, especially when it comes to finances. Secondly, as parents you need to realize that this is the time that they will be paying towards their college education and perhaps purchasing a home, or even helping their own parents with the parent's financial situation. It is time to regroup and reconnect as to how finances were done in the past and new changes as to how they need to be done in the future. When the kids are gone, you can discover a richer, deeper, and more fulfilling life than you ever imagined. Whether you've been looking forward to it or dreading it, the experience of coming home to an empty nest brings with it a well of emotions, realizations, and one gigantic, all-consuming thought: Now What? In his book and on today's program, Jim combines his personal experiences with extensive research, interviews with other empty nesters and his professional work as a family educator to help you navigate your new life as an empty nester and find joy in the opportunities for the life-changes before you. Rather than offering shallow suggestions of hobbies you should take up, he encourages you to actively pursue a fresh start, reinvent yourself, and thrive beyond this new stage. To help you to do this, he equips you with the practical advice and timeless principles that include how to better the relationship you once had with your children, face big issues with confidence (like aging parents, finances, and kids returning home) and how to rekindle your fire and purpose to live with passion each day.

Wednesday, 5/4/22

**"Contentment"** From: **"Money Wise"**  
Date: **Wednesday, 05/04/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. Today he interviewed **Guest – Ron Blu** who is a teacher and author of "Never Enough". **Program Substance:** Contentment starts with a choice. It should be the hallmark of an investor's life. Hebrews 13:5 tells us to be free from the love of money. He taught for years the idea of how

much is enough and then realized that what he has is enough if we are trusting and believing in God. We may not always feel like that, but we must make a choice to believe it.

As followers of Christ, we must be asking ourselves if we are content with what God has given us. That contentment comes from daily reading the scriptures and is a process rather than an event. The American dream says that the more I have the happier I am. The paradox of prosperity says the more I have the more choices I have, the more confusion I have, the more fear I have. So, the one thing you can do to get a handle on how content you are, is to get alone with God and list all He has given you and then thank Him. Include all relationships as well as the material things you have. Choose to be content because He tells us He will never leave us or forsake us.

**Sunday, 5/8/22**

**"Prayers of Rest" (Book) From: "Building Relationships"**  
Date: **Sunday, 05/08/22** 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 Relationships" 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 – Asheritah Ciucui** – National Speaker, founder of the online podcast, "One Thing Alone", and author of today's **Program Resource** "Prayers of Rest". Prayer is a two-way conversation but many times it seems to be a one-sided monologue. We know prayer is important, and we should be spending more time in prayer. Many people want to pray more but just don't know how or just don't know what to say. That's why learning how to pray God's Word and learning how to listen to God's voice can make such a revolutionary change in our lives and relationship with God.

Prayer can come so naturally for some folks, just like talking to your best friend and on the other hand there are people that struggle finding the words to say. Part of the answer for those can be as simple as practice. The more we pray the more confident we become. We may doubt that God really cares about our concerns, but He is attentive to what is going on in our lives and wants to talk to us about those things. One of the big challenges for us in the 21<sup>st</sup> century is our lack of attention span because our lives are so busy, and we are overwhelmed with life. In a survey the participants were asked what keeps them from praying. The overwhelming answer was distractions. They had every intention of praying but were interrupted or their thoughts took them away. Our lives are filled with noise, and if we don't set aside intentional time to draw away and get quiet with God, it will never happen naturally. When we have no words to say in prayer, Asheritah says we can go to the Psalms for help, such as Psalms 46 that says, "God is our refuge and strength, a very present help in times of trouble." This reminds our heart that even when it feels like God is far away, we can count on Him to be present. Psalms 139 is a wonderful prayer that leads us to ask Him to search our heart and know us and see if there is any wicked way in us. This Psalms helps us to open our hearts and allow God in and free us to be able to have a more intimate relationship with Him. You can have access to the podcast by going to [prayersofrest.com](http://prayersofrest.com).

**Sunday, 05/12/22**

**"#633-Healthy Living Habits" From: "American Indian & Alaskan Native Living"**  
Date: **Sunday, 05/12/22** Time of Day: **3:00 pm.** 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 **Guests – Dr. Rick & Linda Sloop**- Dr. Rick is a Neurology Specialist in Yakima, WA with over 36 years in the medical field. He specializes in Headache, Epilepsy and Neurodegenerative Disorders. He met his future wife, Linda, at Loma Linda Medical College, where she was studying Nutritional Dietetics. **Program Substance:** With their combined knowledge and skill, they worked alongside each other at Loma Linda and now do a vegetarian cooking class to share with many clients the healthy advantages of eating a plant-based diet. Along with diet, they include a variety of health lectures that pertain to sleep, high blood pressure, heart disease, diabetes, exercise, cancer, dementia, among others. During her programs, she explains that with a plant-based diet, it not only lessens the chance of strokes, heart attacks, circulatory issues but also lowers your risk factors. One should remember that prescribed medication

does not necessarily cure the disease, it only treats the symptoms. During their meeting, they, also, offer spiritual segments to feed each soul the love of Christ for all His sinful people.

Thursday, 5/12/22

**“Big Student Loan Debt”** From: **“Money Wise”**  
Date: **Thursday, 05/12/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. Today he interviewed **Guest – Art Reiner**, who is a Money Wise Contributor, an author of numerous books and Vice-President of the College at Southeastern, which has given him informed opinions about student loans. **Program Substance:** The average college student leaves college with an average of \$40,000 in student loan debts. The majority of high school graduates go right into college and will be using debt to get their degree. Following are some misconceptions about student debt. #1. Attending a costly college will get them a better job. FALSE: Higher tuition does not always equate to higher salaries. Prospective employers do not look at how much you paid to get your degree but are interested in what you learned getting your degree. #2. You need the college experience. FALSE: There is nothing wrong in enjoying your college experience, but it is not worth the college debt to pay and complete classes that have nothing to do with your career path, this increasing your college debt. #3. It is okay to stretch-out your college education. FALSE: There is some leniency here, but you need to be careful in choose to stretch out your degree program. You may actually end up paying more and run the risk of not completing your degree, so make sure that every class you take is intentional and needed to receive your degree in your chosen career. #4. It is not necessary to educate yourself regarding student loans. FALSE: It is extremely important that you educate yourself before you take out and sign up for any loans, including student loans. Make sure that you understand what you are signing for and the commitment you are making in paying off your student loan. #5. Don't worry, everything will take care of itself. FALSE: Student loans are very stubborn and unforgiving. They will even survive bankruptcy and will not disappear if you had to file for bankruptcy. Remember, all loans, even student loads have to be repaid.

Friday, 5/20/22

**“Issues You Face as You Age”** From: **“Money Wise”**  
Date: **Friday, 05/20/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. Today he interviewed **Guest – Jim Burns**, author of the book “Finding joy in the empty nest. The question is “What issues face couples in their 50's?” All parents need to find the joy in having an empty nest. As children start leaving the home, they find their aging parents are requiring their help more and more. They may need assistance with their finances or even physical assistance. When we are younger, we have the misconception that our parents will be healthy and live forever, but that doesn't happen. At the average age of 49.5 your children will most likely start leaving your home, just the time your parents are in need of your time to help them navigate their later years. When it comes to helping them with finances, it's important to communicate before an emergency arises. Talk to them long before your help is needed, although that may be difficult to do. The value of finding out their wishes will be worth the trouble it may cause you. The Covid epidemic has caused many adult children to return to the family home for a season. Although this can be challenging, expectations of how that will work need to be decided on immediately, since they are not teenagers anymore. Since they are adults, they will need to help with expenses, and as the parents you need to learn to say no. After all, as parents we need to help them understand how to live responsible adult lives.

Sunday 5/22/22

**“Prayers of Rest” (Book)** From: **“Building Relationships”**  
Date: **Sunday, 05/08/22** 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 Relationships" 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 – Marcy Gregg, author of Today's Resource Book "Blank Canvas"**. Today's program and book is the amazing story of a woman who woke from a coma to a life she couldn't remember. Not only an author, but she is also a speaker where she shares her story of resilience, hope and inspiration. In 1990, she went to the hospital to have her 3<sup>rd</sup> child, but 6 hours after the birth, Marcy contracted Pneumococcus Bacterial Spinal Meningitis and went into a coma for several days. She was not responding to any medical intervention and the outcome did not look for her. After her minister felt God calling him to pray over and for her, he prayed earnestly, and she came out of her coma almost instantaneously. Upon awakening, thirty-year old Marcy believed that she was 17 years old. She had lost all her memory as her brain had reset her to that age. She did not recognize any family or friends outside of her parents. The doctors wanted to send her to rehab, but she wanted only to go home – a home that she knew nothing about with a husband and 3 children she did not remember or recognize. She faked to her loved ones and friends that she remembered them plus everything about her home. It was a very stressful and exhausting time for her, but she continued to live a life of lies to protect herself. She was afraid that if she did not return home that she would never get home. She was frightened that because she could not remember that her brain would never heal. She became very angry at God, became depressed and frustrated that eventually led her to drinking. Alcohol became her idol, so her addiction became her strength. She soon surrendered her life to Christ as she realized it was better to have His plan without her memories than to have her plan with memories. To this day, she has no memories of her past, but God has given her so many new wonderful memories, that she feels her life is complete and happy. You will not always understand the things that happen to you in your life, but some of those things you will come to see the good that God brought out of the bad that will enrich your life. She finds strength and comfort in painting which is known world-wide. To see some of her artwork go to [www.marcygreggart.com](http://www.marcygreggart.com)

**Wednesday, 5/25/22**

**"Pyramid Schemes" From: "Money Wise"**

Date: **Wednesday 05/25/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. His subject today is pyramid schemes. **Program Substance:** The biggest reason people fall for pyramid schemes is their own greed as they desire to make a quick buck. Solomon wrote in Proverbs 21:5 "Steady prodding brings prosperity—hasty speculations brings' poverty." Pyramid schemes are the same as Ponzi schemes that was named after Charles Ponzi who operated in the early 1920's. He posed as an investing expert and guaranteed clients a 50% profit within 45 days or 100% profit within 90 days. The first couple of investors probably did receive these returns, but Ponzi was actually paying those folks with the investment money invested from the later clients. As more people invested than, that meant that there was not enough money to pay new clients. The continuation of new clients decreased, so they could not meet the needs for payment to new clients; therefore, it all collapsed as all pyramid schemes do. It cost Ponzi's investors \$20 million dollars, which equates to \$270 million in today's dollars. These schemes are illegal, and Ponzi served many years in prison. Unfortunately, these schemes are still around today with some under the name of Multi-Level Marketing (MLM). Some MLMs are legit, but many are pyramid schemes so beware. The Federal Trade commission is charged with protecting the public from such scams. MLM is define as a company that sells products or services thru person-to-person sales. Ponzi scheme promoters will make promises that you will make a vast amount of money, so that you can quit your job to sell their products or services. It is a lie as you can never sell enough products or sign up enough new "victims". In the end you and everyone that joined after you will lose everything. To spot a MLM Pyramid Promoter, following are some tell-tale signs. #1. The Promoters make extravagant promises about your earning potential. #2. Promoters emphasize that you must recruit new distributors for your own sales network. #3. Promoters play on your emotions to buy into their programs now or you will lose the opportunity of a lifetime and #4. They try to get you to make unnecessary purchases that you will never use to increase your supplies, which means that you will be stuck with a large inventory of unusable stock.

**Sunday, 05/26/22**

**"#635 – Coping with Stress" From: "American Indian & Alaskan Native Living"**

Date: **Sunday, 06/26/22** Time of Day: **3:00 pm.** 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. The two guests on today's program are part of a Stress Summit that will be presented from 05/22 to 05/24/22. **Guest #1 – Dr. Daniel Binus** is a Psychiatrist from Northern California. His subject at this get-together is "How to Make Friends with Your Stress". Stress is either body or mental tension and everyone experiences stress. When you are under stress, your nervous system will send out signals from your brain to other parts of your body which will then cause rapid beating of the heart, fast breathing and also will affect your blood flow. A lot of stress can affect your health in terms of depressing your autoimmune system, cancer, long term memory problems plus other health issues. Most stresses arise from money, work, family responsibilities, economy, personal health concerns, the pandemic and/or health issues of a family member. To cope and thrive with stress, you need to prepare your body. A little daily stress will help you to deal with a lot of stress. Do exercise, especially cardiovascular and also hot/cold hydrotherapy is very helpful. **Guest #2 – Dr. Neil Nedley** is president of Weimar Institute located in northern California. His subject for this conference is "Mental Performance". In your brain, you have a brain fertilizer or protein called Brain-derived Neurotrophic Factor (BDNF) which helps the brain to develop new connections, repair failing brain cells and also protects healthy brain cells from memory diseases of Alzheimer and Parkinson. When BDNF levels are high, learning is easier and memories are retained, people are happier, and these certainly are considered as an antidepressant for a person. Unfortunately, when BDNF levels fall, the opposite occurs and people will have difficulty learning, show signs of dementia and depression. To increase your BDNF, you are encouraged to be physically active, keep your mind stimulated, have face to face nurturing relationships & interactions, and eat nutritional foods. In today's society, everyone is deeply involved in social media, which are NOT considered stimulating relationships as they do not increase your BDNF levels. Other factors to increase your BDNF are sunlight, 8 hours of sleep & good nutrition. To name just a few, following are excellent vitamin C foods to increase your BDNF – oranges, raw broccoli, sweet red/green bell peppers, kiwi, strawberries, pink/red grapefruit, brussels sprouts, fresh orange juice, plums, blackberries, blueberries, and concord grapes. To get additional information on this stress summit, go to [www.stresscontrolsummit.com](http://www.stresscontrolsummit.com).

**Sunday 05/29/22**

**"#632-Federal Medical Clinics & Diabetes"** From: **"American Indian & Alaskan Native Living"**

Date: **Sunday, 05/29/22** Time of Day: **3:00 pm.** 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 - Dr. Christina Wells** who has a master's degree in Public Health. She lives and works in Chicago which has a huge Native American urban population. Her background is very significant to **today's program substance** and her achievement. Growing up, she and her family did not have access to health care or health insurance. She knows that because of this, it influenced her desire to help those that are experiencing the same dilemma. As a child, people often said that she did not have a very high I.Q. but with her excellent memory and inherited drive from her father and her mother's love and care that centered around God, she was extremely motivated to charge thru many difficulties and challenges to become a doctor and help those that were in need. Despite these struggling blocks, she felt that they made her stronger and gave her valid experiences to share with other people, so it is important not to run away from challenges as they will help you to grow good character. Dr. Wells works in Federal established clinics with the purpose to provide care to communities that are typically undeserved where individuals have no access to medical care. She also works with the Seventh-day Adventist Lake Region conference as a Health Care Ministry Director and feels very privileged to have this position of promoting health and wellness to the many churches in the Midwest area. Before Covid, they were doing health fairs, in-person activities, barber shop ministries and more, but since Covid, they have shifted their focus in doing virtual meetings to provide practical health information to live through these difficult times. She has developed some programs to teach basic practical steps to show everyday people how to stay healthy on a budget. You do not need to spend bundles of money, just use what is within your reach. She partnered with different experts to discuss topics such as nutrition, women and men's health issues, plus much more. Also, on her agenda is discussing diabetes and



how it affects a person and their life. Fortunately, with just a change in your lifestyle (diet, rest & exercise) you can reverse your diabetes and become healthy. Some powerful principles to learn if you are a diabetic are as follows. #1. Bad & good Carbs, #2. Healthy plant-based foods, #3. Keep a close watch and test your blood sugars often, and #4. Learn the 8 Laws of Health (Nutrition, Exercise, Water, Sunlight, Temperance, Air, Trust. The acronym for these laws are **NEWSTART**.

*Thursday, 6/02/22*

**“Covid’s Permanent After Effects”** From: **“Money Wise”**  
Date: **Thursday, 06/02/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject. **Program Substance:** Things will never be the same after Covid. Due to office shutdowns, employers bent over backwards to keep work flowing and gave employees greater flexibility such as allowing them to work from home. Analysts say the pandemic catapulted the workplace decades into the future practically overnight. A record 48 million workers left their jobs in 2021 and the trend continues. Employers are paying much more attention to the needs of their employees in an effort to retain them and recruit new hires, instituting policies to help with physical, mental and financial health. Most notably, expanded flexibility to work from home. Workers have proven they can be productive on a farm, or at the kitchen table or even at a local coffee shop. All they seem to need is broadband internet to be able to do their job. Many workers are moving to the suburbs or the rural areas and are still able to keep their jobs without having to commute to the office. For those workers that must come to the office, employers are stepping up with new changes like a 4-day work week and more flexible hours.

*Thursday, 6/7/22*

**Possessions Have No Real Lasting Value”** From: **“Money Wise”**  
Date: **Tuesday, 06/07/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject. **Program Substance:** According to an ancient pagan author, “The joy of possessions has a very short life. Once obtained the excitement begins to wane.” In Luke 12:15, the bible says to take care and be on guard against all covetousness, for one’s life does not consist in the abundance of one’s possessions. It also says not to worry about what we will eat, or drink or wear because the Father knows of those needs and He will provide. Martin Luther knew these things when he wrote, “I have held many things in my hands and have lost them all, but whatever I have placed in God’s hands, that I still possess.” He understood that possessions are fleeting, and he proved that in the life he lived. Possessions always present a problem. Things demand attention. You have to store them, clean them, maintain them, fix them and if you are not careful, you will find that acquiring things tends to push God out of 1<sup>st</sup> place in your life. God alone wants to meet our needs; to give us peace and fulfillment. He wants to spend time with us and use us in His grand plan for the universe. That gets knocked aside if we are finding our fulfillment in cars, houses, electronics, clothes, and recreational shopping. Physical things can never meet a spiritual need.

*Sunday, 6/12/22*

**“Good Growing With the Garden Guy “** FROM **“Strong Tower Radio - Today”**  
Date: **Sunday, 06/12 /22** Time of Day: **5:00 PM** Duration: **TRT 59:00:00**

**Description of Program format, participates, and contents :**

**Host Tom Mejeur and Co-Host Sue Mejeur** interviewed **Guest- Gary Heilig** who is a locally retired county extension agriculture agent from Eaton Rapids. **Program Substance:** Today’s program dealt with the care of fruit trees and plants, which is vital during the month of June. Maggots and other insects are busy on many variations of fruit trees and plants so it is vital to spray or use other methods to control all of these insects or your produce will be harmed. The proper use of supplementary spray materials can increase the yield of usable fruit. If you enjoy butterflies, following are some flowers that will attract butterflies – Lantana, Pentas,

Marigold, Zinnia, Blue Salvia, Sweet Alyssum, Cosmos, Ageratum, Sunflowers, Petunias plus others.

Monday, 6/13/22

**"Bible Precepts/Guidelines to Earn Money"** From: **"Money Wise"**  
Date: **Monday, 06/13/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject.

**Program Substance:** There are 5 ways that you can interact with money – earning it, living on it, giving it away, paying bills, or you can grow it for your future. Today he will discuss Bible precepts and practical guidelines relating to earning it. Rob is starting a new segment that will air every Monday devoted to first principals. Jesus Christ is Lord that has implications for everything that we have in life. Lord means one who has both power & authority. Scriptures teach us that it is God who gives us the ability to produce wealth (Deut 8:18). God who created us gives us the physical strength, mental prowess to do productive work. The abilities that we have are given to us by God to make our way in the world. This is why we should be humble about our success in the work world. We are responsible to take what God has given us and use it to the fullest. We must show up to work on time, work diligently and be trustworthy. We also, need to recognize whatever we earn, in the way of our job or investments, pension and/or social security benefits is not ours, but it all belongs to God. He entrusts these monies to us to use as His stewards. John Wesley once wrote a sermon entitled "The Use of Money" and in it he urged Christian believers to do three things – (1) gain all you can, (2) save all you can and (3) give all you can. Employers also have certain responsibilities such as #1 never exploit or take advantage of their employees and #2 never withhold wages that are due them.

Thursday, 6/16/22

**"Biggest Financial Decision-Home Purchase"** From: **"Money Wise"**  
Date: **Thursday, 06/23/22** Time of Day: **4:30 PM** Duration: **TRT 59:00:00**

**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 Biblically based wise advice to clients. With no guests on the program today, Rob dealt with today's' subject.

**Program Substance:** In Prov. 11:14 it tells us "That where there is no guidance, the people fall, but in the abundance of counselors, there is victory. Always take any advice with a grain of salt as not all advice is helpful. After the housing crash of 2008, home values plummeted and stayed low for several years. Many experts advised people to not look at their home as an investment but simply as a place to live. That advice gave comfort to some, but it did not help anyone who needed to sell their home, whether due to a job transfer or the inability to make their mortgage payments because they were stuck. While it is easy to say the home isn't an investment it has a lot of the same characteristics as you are putting money into it like an investment, and in the case of a home purchase – a lot of money. Also, like an investment, you never want to see the market value of your home decline because if you have to sell, you will be taking a loss. Today the housing market is re-hot even though it is beginning to show signs of moderation. Would be home buyers are still faced with a tough decision to buy or not to buy and just keep renting. The Wall Street Journal did an analysis of the current market to answer that question. The most obvious finding was that anyone buying a home today will have to wait a good deal longer for the investment to pay off. This means buying a home today is not only more expensive but also more dangerous because of the time needed to break even is extensively extended. To determine the time to break even, the analyst compared the cost of buying a home to the cost of renting a similar home. Both of these numbers have shot up since the pandemic with rental cost going up alarmingly, but the price of homes has gone up even more. The cost of renting a single-family home went up over 13% in February compared to last year, but home prices increased 20% in March over a year a year ago. So according to the Wall Street Analyst, the breaking even point is where the cost of owning the home matched the cost of renting the home over the same period of time. Of course, the breakeven point varies from area to area. First of all, you should not buy a home in today's market unless you have at least 20% of the home's value saved up for the down payment (which would eliminate private home mortgage insurance and don't buy unless you are reasonably sure that you can be in the home 5 years from now. These factors should give you

enough equity to at least break even if you have to sell.

**Sunday, 6/19/22**

**"The Five Masculine Instincts" (Book)** From: **"Building Relationships"**  
Date: **Sunday, 06/19/22** 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 Relationships" 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 – Chase Replogle** is a pastor and author of **Today's Resource** "The Five Masculine Instincts – A Guide to Becoming a Better Man." He holds a degree in Biblical Studies and is currently a D. Min. student in The Sacred Art of Writing at Western Theological Seminary. **Program Substance:** You will discover that your own instincts are neither a curse nor a virtue. They are the experience by which you develop a new and a better instinct of faith. By exploring the five instincts of sarcasm, adventure, ambition, reputation and apathy, you will know how to better understand yourself and how your own instincts can be matured into something better. This is the path by which you become a better man. It is no secret that today's men face a dilemma. Our culture tells them that their instincts are either toxic or salvific. Men are left with only two options: deconstruct and forfeit masculine identity or embrace it with wild abandon. They are left to decide between ignoring their instincts or indulging them. Neither approach helps them to actually understand their own masculine experiences nor how those experiences can lead them to become men of God. The Bible doesn't shy away from the reality of masculine instincts nor all of the ways those instincts can lead to destruction. Examining the lives of 5 men of the Bible, the 5 instincts will show that these men aren't masculine role models or heroes but are men who wrestled with their own desires and, by faith, matured them into something better. Pastor Replogle uses men of the Bible to describe each of the instincts as follows: #1. Sarcasm – The life of Cain, #2. Adventure - The Story of Sampson, #3. Ambition – The Story of Moses, #4. Reputation – The Story of David, and #5. Apathy – The Story of Abraham.

**Friday, 6/24/22**

**"Living History – Messiah's Mansion** From: **"Strong Tower Radio Special"**  
Date: **Friday, 06/24/22** Time of Day: **1:00pm** Duration: **TRT: 29:00:00**

**Description of Program format, participates, and contents:**

Historic Hebrew Life Size Sanctuary Exhibit in Grand Haven.

The Grand Haven Seventh-day Adventist Church. Strong Tower Radio recorded and aired a Grand Haven community service program on June 24th at 1 pm. and re-airing it on June 25th at 5 pm. The event focuses on a full-scale Hebrew wilderness sanctuary depiction exhibit based on the details recorded in the Torah and Christian Holy Bible. This event has cultural, historical, and religious significance in both faith traditions. This exhibit was created in 1995 and took to the road in 2003. This traveling exhibit has a core of people including the Director and his family the Linnewebber's, students from Oklahoma Academy, and locally trained tour guides.

Strong Tower Radio interviewed the director's wife, Carolyn Linnewebber, and a local spokesman of the sponsoring congregation, James Earl, who will be part of the Grand Haven host team. The exhibit is based in Harrah, OK just outside of Tulsa. The objective of this traveling exhibition is to educate and inspire religious inquiry. The interview was conducted by Strong Tower Radio's Jilane Fenner and Tom Mejeur.

**Friday, 6/24/22**

**"Local Language Laotian Interpreters** From: **"Strong Tower Radio Special"**  
Date: **Wednesday, 06/29/22** Time of Day: **4:30pm** Duration: **TRT: 29:00:00**

**Description of Program format, participates, and contents:**

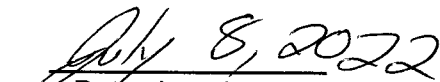
Strong Tower Radio did an interview with a local pastor who works in the Holland Laotian Community. The USA Laotian community locally is about 5000 people and nationally is approximately 1.8 million.

We learn of this community through an organization that serves immigrants. Strong Tower Radio interviewed

the pastor, Seng Sengtrip, who came to the USA as a Laotian immigrant as a result of the Vietnam War that affected the region. The great migration came between 1975 to 1990 and largely ended by 1994. There were people who were associated with the United States military action, and it was deemed that they must leave as this, and other countries became socialist or communist. Many of the current residents were born here and are second and third generation. The most recent generation often does not know the language of Laos. They largely congregate with their own people group but are becoming increasingly integrated into American society. Many didn't come to Holland Michigan directly but settled in other countries and United States regions coming here ultimately due to job opportunities in entry level jobs that do not require fluent English. Their religious background is predominantly Buddhist with only one percent Christian of any type. The Holland Laotian Seventh-day Adventist church plant provides services that help Laotians navigate government, legal, and health services. The church is located at 186th Avenue and Quincy. Pastor Sengtrip was interviewed by phone by Jilane Fenner and Tom Mejeur. The program aired July 10th at 5 pm, repeating on July 11th at 10 am, and July 13th at 10:01 am.

Signature and Date

  
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Signature of Licensee

  
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