

QUARTERLY ISSUES AND PROGRAMS REPORT

FOR



WYCD HD3 – 99.5 THE CROSSING

SECOND QUARTER 2014

January 1st through March 31st, 2014

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**ISSUES OF CONCERN TO METRO DETROIT
ADDRESSED IN RESPONSIVE PROGRAMMING IN THE
SECOND QUARTER 2014**

ECONOMY: Financial Literacy. Michigan Economics. Cap On Catastrophic Insurance Coverage. USPS Food Drive. Business Ideas. Fannie Mae-Homeownership. Detroit Business. Debt Collection. Reemployment. Business Mentorship. Mid-Year Financial Check-Up.

HEALTH: Cystic Fibrosis. Organ Donation. Hospice Care. Medical Support. Distracted Mobility And Causes. Brain Cancer Awareness. GMO's In Foods. Technology and Health. Children's Leukemia. Kids With Cancer. Clean Ducts And Allergies. Childhood Cancer Fundraiser.

COMMUNITY OUTREACH: Criminal Justice. Incarcerated Youth. Holocaust Remembrance. Civil Rights. Animal Control Fundraising Challenge. Distracted Driving. Truck Driving Safety. Clawson Community. Anti-Bullying.

ARTS AND EDUCATION: Art in Schools. Science and History of Shroud Of Turin. Theater In Detroit.

ECONOMY

4/13/14

Michigan Turnaround Plan

7:30 to 8:00

15-minutes of a 60-minute program

Five years after the launch of its strategy for growing Michigan's economy, Business Leaders for Michigan unveiled plans for continuing the state's progress toward more jobs, higher incomes, and a healthy economy. The updated Michigan Turnaround Plan is a fact-based roadmap to help Michigan become a Top Ten economic competitor. First released in 2009, the MTP was developed by the state's top business and education leaders. The updated Michigan Turnaround Plan is organized into three key areas for the state to compete, invest and grow.

4/13/14

Financial Literacy Month

7:45 to 8:00

15-minutes of a 60-minute program

April is Financial Literacy Month. Legislative changes, cuts in pensions and shrinking social security benefits are completely altering the way people save for retirement. In other words, it's not your grandfather's retirement anymore. This segment addresses people can get educated on the new retirement and what they need to do to prepare for it now – before it's too late and they're stuck in a perpetual state of working.

4/20/14

Catastrophic Coverage

7:30 to 7:45

15-minutes of a 60-minute program

One of the contentious issues in Lansing right now is that of proposed changes to automobile insurance coverage. Some want to reduce everyone's premiums by 10-percent while placing a cap on catastrophic coverage. Others, like L. Brooks Patterson, say that doing this would mean that people seriously injured in automobile accidents would deplete the amount of cap long before their life is over and, thereby, end up needing the state to pick up the tab. This segment covers the facts and tells listeners where to go for more information as well as what to ask their insurance providers in order to ensure appropriate coverage.

4/27/14
USPS Letter Carrier Food Drive – Stamp Out Hunger
7:30 to 7:45
15-minutes of a 60-minute program

On May 10th, letter carriers in more than 1,200 branches nationwide are full steam ahead to get ready for the 22nd annual Letter Carriers' Food Drive. Sandy Lommell, president of the Detroit-based Letter Carriers Union, talks about the initiative, the goals and the need in our community. Everyone is asked to put non-perishable food items in their mail boxes on that day. Letter carriers will pick them up for distribution to area food banks.

5/4/14
The Hunt Of Achieving Goals
7:30 to 8:00
30-minutes of a 60-minute program

The Hunt: Target, Track and Attain Your Goals landed first-time author David Farbman on April 25th *The New York Times*® Best Seller's List at No. 8. Lifelong hunter and successful entrepreneur Farbman teaches readers to understand and then leverage his proprietary hunting method for success, tested and proven by businesses around the globe. The Hunt helps readers live and execute with more purpose, awareness and openness to the great power of the natural order. The need to be a great hunter is human nature and Farbman shows readers how to tap into this powerful force and take down the targets wanted most in life. The principles of The Hunt are designed to provide a clearer, sharper lens for seeing the world. Readers learn to make better decisions, form stronger alliances, build superior strategies, target bigger wins and uncover more opportunities.

5/11/14
Fannie Mae/Making Home Affordable
7:00 to 7:15
15-minutes of a 60-minute program

The Making Home Affordable Program (MHA) ® is a critical part of the Obama Administration's broad strategy to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy. An event this week at the Suburban Collection Showplace gives homeowners and homeowner want-to-be's a chance to get all of their mortgage questions answered by pros in the industry.

5/18/14
Urban Land Institute
7:45 to 8:00
15-minutes of a 60-minute program

The Urban Land Institute provides leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. ULI is an independent global nonprofit supported by members representing the entire spectrum of real estate development and land use disciplines.

5/25/14
Downriver Days
7:00 to 8:00
60-minutes of a 60-minute program

Four segments through this hour discuss the Downriver Days event as well as the importance of community in this region. Business owners talk about the need for regionalization while the principal of an area school address community involvement as students from 18-communities in the downriver area attend the Gabriel Richard School and have worked to facilitate the upcoming inaugural Downriver Days weekend. Two of these four segments comprise an interview with retiring U.S. Congressman John Dingell. The Congressman, who is being honored by the downriver community, addresses the unique needs of the downriver area as well as the commonalities between that region and the rest of the state. He urges support for regionalization and cooperation.

6/8/14
Detroit Business Icons
7:30 to 7:45
15-minutes of a 60-minute program

This segment is a discussion with the owner of the Detroit Popcorn Company. The guest's family bought the company from the original owner just a few years ago, the name a Detroit institution for 90-years. This conversation is a combination of a recipe for success while doing business in Detroit as well as guiding consumers through the pot

6/15/14
Debt Collection Truth
7:15 to 7:30
15-minutes of a 60-minute program

Since 2008 the number of people receiving notices and calls from debt collection companies has increased considerably. This guest owns a debt collection firm and offers advice to those receiving this type of call. First and foremost he says, don't avoid the call. He says that hiding from the debt collector will only make settling the debt more difficult in the long run. Anyone who receives a notification is advised to respond promptly and offer to work out a plan even if it's a long-term plan.

6/22/14
Reemployment
7:00 to 7:15
15-minutes of a 60-minute program

This segment focuses on a reemployment program offered by Fifth Third Bank. This guest went through the program after she was laid off from her managerial position with a health care facility. She offers insight and tips for those who have lost their jobs and aren't sure where to turn. She talks about what to look for job counselor and says that she continues to get support in her bid to find the right job from the people at Fifth Third.

6/22/14
Business Mentorship
7:15 to 7:30
15-minutes of a 60-minute program

Frank Lanzkron-Tamarazo took a leap of faith and opened a coffee business in Ferndale at the height of the recession. Chazzano Coffee is not only his passion and vocation it is, he says, a way for him to reach out to others and offer advice on starting their own businesses. Guiding others through their life choices is nothing new to Frank. He is a cantor and spiritual leader at an area synagogue. Through this segment Frank offers some simple and guiding principles for current and prospective business owners and managers. He says he welcomes all to come to his shop, sip some coffee and pick his business brain.

6/29/14
Mid-Year-Financial Checkup
7:00 to 7:15
15-minutes of a 60-minute program

Wayne Titus with the Michigan Association of CPA's talks about how we can do a review of our finances at this mid-point in the year in order to make any adjustments before the year is over. For example, he says, it is never too late to change our withholding from our paychecks. If we owed money last year we can make an adjustment for the rest of this year and come out even on April 15th. He also stresses the importance of saving and talks about financial literacy as well as teaching our children about finances.

COMMUNITY OUTREACH

4/6/14
Women's Criminal Justice Network
7:30 to 8:00
30-minutes of a 60-minute program

The main objective of the Women's Criminal Justice Network is to aid women with strong claims of innocence to regain their freedom. Innocence and guilt, though, are not so easily discernible. Indeed, there are many women who are entirely innocent of alleged charges. Yet, there are many others who have tangential connections / minor complicity in crimes instigated by the men in their lives. "Guilt by Association," established in many states by felony murder statutes, has been a weapon to incarcerate those viewed as "bad girls" and "unfit mothers." Hundreds, perhaps thousands of women in the USA are locked up for tenuous reasons, driving a car used in a crime, lying to the police, trying to cover the tracks of the perpetrator, etc. WCJN works carefully with attorneys, activists, prosecutors, parole boards and correctional institution staff, strongly believing in cooperation rather than confrontation. Sensitivity and sensibility will win the day.

4/20/14

Lost Voices

7:00 to 7:15

15-minutes of a 60-minute program

Lost Voices is an organization founded to bring life-changing creative programs too incarcerated and at-risk young people. With the help and guidance of musicians who visit incarcerated children who are behind bars, these kids take a look into their hearts and write original roots music, then share their feelings by performing in front of their peers in a professional concert situation. Every group has experienced tremendous personal growth and healing, not just among the direct program participants, but also among the other at-risk kids who see their peers exploring some of their most difficult thoughts and feelings on stage. At the same time, the words and music produced in these programs shout out to the world that these young lives are worth saving.

4/27/14

Holocaust Remembrance

7:00 to 7:30

30-minutes of a 60-minute program

Stephen Goldman, executive director of the Holocaust Memorial Center talks about the center as well as Yom Hashoah. Yom Hashoah is a day to honor the memory of victims of the Holocaust. Goldman says that Yom Hashoah is observed in the United States, Israel and around the world. He talks about how the Holocaust is a significant human event that did not only affect the Jews. According to Goldman, it is a lesson for everyone about the worst human behavior that is allowed when government policies of this type go unchecked.

5/4/14

Barney Frank On Civil Rights

7:00 to 7:15

15-minutes of a 60-minute program

Former U.S. Congressman Barney Frank is in Michigan this weekend for two speaking engagements at the Holocaust Memorial Center. As the first member of U.S. Congress to voluntarily come out as openly gay (in 1987), Frank will be speaking at the center with remarks surrounding an exhibit devoted to the honor the 100-thousand gay men who were persecuted by the Nazis from 1933-to-1945.

5/4/14
Animal Control Fundraising Challenge
7:15 to 7:45
30-minutes of a 60-minute program

The Oakland County Animal Control & Pet Adoption Center is calling on the community---individuals, businesses, churches, civic, community and charitable organizations---to get behind the Auburn Hills shelter's major push to adopt-out as many animals as possible. The Oakland Pet Adoption Center is one of only 50 shelters, out of more than 3,500, nationwide to have been chosen to compete in the American Society For The Prevention of Cruelty To Animals (ASPCA) 100K Rachel Ray Challenge. The contest's main goals are to attract volunteers, engage the community and save the lives of animals. Oakland County Animal Control & Pet Adoption Center has chosen the theme "2,014 in 2014," which represents the number of cats, kittens, puppies and dogs the shelter hopes to save during the months of June, July and August compared to the same period in 2013 by waging a multi-faceted and energized pet adoption effort. The ASPCA will award \$100,000 to the shelter that shows the most improvement in saving animal lives.

6/1/14
Anti-Bullying
7:00 to 8:00
60-minutes of a 60-minute program

These four segments feature different guests discussing the need for greater anti-bullying efforts in schools, communities and at homes. Jeff Sakwa discusses his personal mission to end bullying as he embarks on regular crusades to protect those who are bullied and, through the law, see that those who do the bullying are punished. Leigh Faith, president of Champions Against Bullying talks about her national organization's efforts to put and end to bullying. She says that Champions Against Bullying is committed to creating a society where every child has the opportunity to develop, learn and thrive in an environment without fear, without violence and without limitation. For almost a decade, Champions Against Bullying has been helping children reclaim the life they deserve and recover from the trauma of violence by providing support services to parents, schools, teachers and communities.

6/15/14
Truck Driving Safety
7:00 to 7:15
15-minutes of a 60-minute program

After the accident involving Tracy Morgan's limo the discussion of truck driver safety quickly bubbled to the top of many people's conversations. This segment talks about the rules that are in place for truck drivers and the ways some drivers choose to bend those rules. There are log books that drivers are required to fill out noting how long and how often they stop and take breaks. They are also required to limit the amount of time they drive without resting. In the case of Tracy Morgan's accident the truck driver fell asleep. Today's guest says that as strict as the rules are for truck drivers there needs to be greater safeguards put in place to keep this type of tragedy from occurring again.

6/29/14
Clawson Community
7:30 to 8:00
30-minutes of a 60-minute program

Clawson Mayor Penny Luebs talks about this little town in suburban Metro Detroit. She talks about the challenges of keeping the community close knit while so many other communities seem to be crumbling. Mayor Luebs says that this is the type of area where neighbor knows neighbor, kids ride their bikes on the sidewalk and citizens look out for one another. It's a city that is rife with community events. Mayor Luebs also, though, talks about the need for regional and county-wide cooperation. She talks about the regular meetings and exchanges of ideas among the mayors of the various cities throughout Oakland County.

HEALTH:

4/6/14
Cystic Fibrosis Foundation of Michigan
7:00 to 7:15
15-minutes of a 60-minute program

The Cystic Fibrosis Foundation provides funding for and accredits more than 110 cystic fibrosis care centers and 55 affiliate programs nationwide, including 96 programs for treating adults with CF. The high quality of specialized care available throughout the care center network has led to the improved length and quality of life for people with CF. Located at teaching and community hospitals across the country, these care centers offer the best care, treatments, and support for those with CF.

4/6/14
Donate Life Month
7:15 to 7:30
15-minutes of a 60-minute program

National Donate Life Month (NDLM) was instituted by Donate Life America and its partnering organizations in 2003. Celebrated in April each year, NDLM features an entire month of local, regional and national activities to help encourage Americans to register as organ, eye and tissue donors and to celebrate those that have saved lives through the gift of donation. In this segment Secretary of State Ruth Johnson talks about efforts to increase the number of organ donors in the state.

4/13/14
Hospice Of Michigan
7:00 to 7:30
30-minutes of a 60-minute program

The Hospice and Palliative Care Association of Michigan is the only trade association representing hospice, palliative care and advance care planning interests. Formed in 1979, the Association has a long history of advocacy, education and support for those providing the very best in end-of-life care, bereavement support and advance care planning in Michigan. These segments cover the definition and parameters of hospice and palliative care as well as dispelling misconceptions about the services provided. Discussion of grieving after the loss of a loved one is also covered in these segments.

4/20/14
Autism Speaks
7:45 to 8:00
15-minutes of a 60-minute program

April is national Autism Awareness Month. Autism Speaks was founded in February 2005 by Bob and Suzanne Wright, grandparents of a child with autism. Since then, Autism Speaks has grown into the world's leading autism science and advocacy organization, dedicated to funding research into the causes, prevention, treatments and a cure for autism; increasing awareness of autism spectrum disorders; and advocating for the needs of individuals with autism and their families.

4/27/14
Ask Dr. Nandi Charities
7:45 to 8:00
15-minutes of a 60-minute program

The mission of Ask Dr. Nandi Charities is to ensure excellence in global health care by providing funding for the medical needs of individuals and education initiatives for disease prevention and treatment. Dr. Nandi Charities also offers initiatives that support fitness and nutrition efforts in the community. Additionally Ask Dr. Nandi Charities will help train caregivers by offering scholarships to deserving students seeking a career in health care.

5/11/14
Distracted Mobility
7:15 to 7:45
30-minutes of a 60-minute program

These segments address the consequences of distracted driving. The discussion is not only around texting and driving but all forms of distractions from changing the radio station to talking on the phone and putting on makeup. Dr. Nandi talks about the mechanism in our brains that leads to distractions. Even when we think we're paying close attention we are not as focused on the road as we could be. The segments also address distracted walking as thousands of teens are now being seen in emergency rooms because they are injured as a result of not paying attention to where they're going.

5/18/15
Brain Cancer Awareness Month
7:00 to 7:15
15-minutes of a 60-minute program

May is Brain Cancer Awareness Month. Dr. Isaac Wolf talks about the fact that brain cancer is no longer the death sentence it once was. Thanks to new technology like Gama knife surgery, many brain tumors can be removed during an outpatient procedure. First and foremost, though, Dr. Wolf urges all brain tumor patients to get another opinion or even two before making a decision about brain tumor treatment.

5/18/15
The Truth About GMO's
7:15 to 7:45
30-minutes of a 60-minutes program

A genetically modified organism (GMO) is an organism whose genetic material has been altered using genetic engineering techniques. Organisms that have been genetically modified include micro-organisms such as bacteria and yeast, insects, plants, fish, and mammals. GMOs are the source of genetically modified foods, and are also widely used in scientific research and to produce goods other than food. GMO's have been banned in Europe while study continues here in the U.S.

6/8/14
Technology and Safety
7:45 to 8:00
15-minutes of a 60-minute program

The elderly population is fast glomming onto technology as a means to stay safe and enhance their health. This guest talks about ways technology can offer assurance as well as guide the older generation to a safer existence. Examples run from utilizing a smart phone to activate safety lights on a detached garage to using smart technology as a life-alert device.

6/15/14
Children's Leukemia Foundation of Michigan
7:30 to 7:45
15-minutes of a 60-minute program

Children's Leukemia Foundation of Michigan (CLF) is a statewide organization that provides information, financial assistance and emotional support to Michigan families affected by leukemia, lymphoma and related blood disorders. CLF offers a variety of services that help to meet the needs of its patients and families. The primary focus at CLF is to support its patients, which is why the majority of funding directly benefits patients and families.

6/15/14
Camp Casey
7:45 to 8:00
15-minutes of a 60-minute program

Camp Casey is a 501c3 nonprofit horseback riding program for children with cancer headquartered in Michigan. Through generous donations and amazing volunteers, Camp Casey has spread the healing power of horses for a decade. Camp Casey was founded as a way to honor the legacy of Casey Foote who died at the age of 13 after battling bone and brain cancer for years.

6/22/14
Healthy House
7:30 to 7:45
15-minutes of a 60-minute program

For many this is the worst allergy season in a long time. Much of the cause is the outdoors however what a lot of people don't realize is how much their indoor environment contributes to their asthma and allergies. This segment sheds light on the truth of duct cleaning, offers ways to keep a home allergen free (or at least reduce the number of allergens) and guides homeowners through the path of determining the best way to keep everyone in the home breathing more easily.

6/29/14
Alex's Lemonade Stand Foundation For Childhood Cancer
7:15 to 7:30
15-minutes of a 60-minute program

Alex's Lemonade Stand Foundation (ALSF) emerged from the front yard lemonade stand of cancer patient Alexandra "Alex" Scott (1996-2004). In 2000, 4-year-old Alex announced that she wanted to hold a lemonade stand to raise money to help find a cure for all children with cancer. Since Alex held that first stand, the Foundation bearing her name has evolved into a national fundraising movement, complete with thousands of supporters across the country carrying on her legacy of hope.

ART AND EDUCATION

4/20/14
Art and Creativity In Schools
7:15 to 7:30
15-minutes of a 60-minute program

This segment discusses the importance and potential life changing possibilities when a child is exposed to creativity at an early age. With music and arts programs being scaled back or, in many cases eliminated all together, in many schools, it is important to let kids know that there are other inexpensive or free ways to stay in touch with their artistic sides and give them a creative outlet for their expression.

5/11/14
Mosaic Youth Theater
7:45 to 8:00
15-minutes of a 60-minute program

Mosaic Youth Theater in Detroit is an internationally acclaimed youth development program that concentrates on helping young artists excel on stage and in life. Mosaic's mission is to empower young people to maximize their potential through professional performing arts training and the creation of first-rate theatrical and musical art.

6/8/14
Shroud Of Turin Exhibit In Royal Oak
7:00 to 7:30
30 minutes of a 60-minute program

This is a one of a kind exposition of the history of the Shroud. The time in Royal Oak marks the first time the exhibit is in the United States. This is a forensic and scientific journey of the history and controversy surrounding the Shroud. The audio-guided tour provides visitors an intimate passage through twelve chambers filled with historical pieces and scientific data.

6/22/14
Theater In Michigan
7:45 to 8:00
15-minutes of a 60-minute program

The guest in this segment is with a Broadway touring company performing in Detroit. She talks about her struggles and how she overcame fears and challenges in order to achieve her dream. She talks to young performers with a passion for music and theater but lacking the educational programs in their schools. She urges them to get involved in community-theater, participate in their churches and audition for everything that comes along. She also talks to parents of these children encouraging them to support this healthy and safe outlet. Music and theater, she says, can help to keep kids out of trouble in a positive and creative way.