

Underwriting on Armor of God Catholic Radio

"In his use of things man should regard the external goods he legitimately owns not merely as exclusive to himself but common to others also, in the sense that they can benefit others as well as himself." The ownership of any property makes its holder a steward of Providence, with the task of making it fruitful and communicating its benefits to others, first of all his family.

Catechism of the Catholic Church – paragraph 2404

What is underwriting?

The F.C.C. authorizes non-commercial stations to acknowledge gifts or grants from businesses or organizations that underwrite specific programs or portions of programming. Recognition of those gifts on the air is referred to as an underwriting message. Underwriting is a cost-effective investment in public relations, image promotion, and recognition. Your business or organization receives on-air credit during each program that is underwritten by your business. Don't let your name get lost in the commercial radio confusion – let Armor of God Radio's exclusive identification work for you. Your underwriting announcement informs the listener who you are and what you provide, that you are an active supporter of Catholic Radio, and that you are making their favorite Armor of God program possible!

What is the Purpose of Underwriting?

Underwriting is assistance in the form of money, goods, or services provided by businesses and not for profit organizations in support of general or specific Armor of God Catholic Radio programming. Underwriting provides operating funds for Armor of God, future growth and programming to strengthen Armor of God's image within the community. Underwriting also provides opportunities for participating businesses to showcase their support for our programming.

How can Underwriting Benefit You?

While underwriting is not commercial advertising, it can provide your firm with some of the same benefits plus some that commercial advertising can't offer. Research indicates that Catholic Radio is not only a powerful evangelization tool, but an excellent public relations tool, as well. Our listeners have a positive image of local businesses that support Catholic Radio and report their purchasing decisions are influenced by such underwriting support.

Armor of God Catholic Radio is a non-profit, non-commercial educational radio station. The Armor of God Catholic Radio Apostolate, which operates Armor of God Radio, is currently seek 501(c)(3) status with the IRS. All contributions may be tax deductible, so consult your tax preparer.



Armor of God Catholic Radio - Underwriting Guidelines

The FCC forbids Noncommercial Educational (NCE) radio stations from airing commercial spot announcements, paid programming from businesses/individuals, or raising money for any purpose except the station's own expenses. NCE radio stations are permitted to:

- · Air "enhanced underwriting announcements" acknowledging financial support from businesses and "for-profit" organizations.
- Accept financial underwriting to air programming provided by non-profit organizations such as churches, ministries, and civic clubs and associations. These programs must be aired "in the public interest" and not "because of financial considerations."
- Solicit donations from individuals and families. These are tax deductible and receipts must be mailed to all donors.

Underwriting from businesses and other "for profit" organizations

Donations may be acknowledged by a brief announcement, generally 30 seconds in length. Permitted:

- Name of donor
- Slogan or logo identifying the donor (audio or visual)
- Brand name may be included
- · Address, telephone number, and web site
- A value neutral description of products, goods, and services

Prohibited:

- Price information ("7.7% interest rate available now")
- Comparative or qualitative statements ("Six months free service" "A bonus for the next 50 visitors")
- "Calls to action"; statements encouraging listeners to contact or patronize a donor ("Try product X")
- Repetitive statements (giving name / address several times in one announcement).

Underwriting from churches, ministries, and other non- profit organizations

Stations may broadcast programs and announcements from bona fide non-profit entities if the material aired is deemed as advancing the public interest, rather than in return for consideration.

Permitted: - Everything a for-profit entity is allowed plus:

- "Calls to action"
- Price information ("suggested donation")
- Comparative or qualitative statements
- Printed materials and audio / video tapes may be offered and brief requests for donations

Prohibited:

- Announcements totaling more than three minutes out of a thirty-minute program encouraging the listener / viewer to "send a donation"
- An NCE is forbidden to "interrupt regular programming" to raise money for any purpose except its own operating expenses. Specifically, money can NOT be raised to help victims of disasters or groups like the Red Cross or Salvation Army, unless done as occasional brief Public Service Announcements.