

Quarterly Issues for Station-FM 90.3 WJTL
October 01, 2018-December 31, 2018
Placed in the Public File January 09 2019

The station has identified the following issues as significant issues facing our community in this quarter:

- A. Teens and Cell Phones-How the use of cell phone technology is shaping patterns of thought and behavior among teens today.
- B. Verbal Abuse-A series of programs discussing the characteristics and forms of verbal abuse, and how it can be confronted.
- C. Lessons Learned from the 2008 Stock Market Crash-Reflections on what was learned from the nation's recession 10 years ago.
- D. Homelessness-Interviews with people at a local homeless shelter, describing how Water Street has benefitted their lives in various ways.
- E. Tips for Managing Difficult People-Two features offering helpful suggestions to manage difficult people effectively.
- F. Overspending Holiday Season-Ideas for staying out of debt during the Holiday Shopping Season.

Section II Responsive Programming

A. Teens and Cell Phones:

Youth Culture Today-Daily 1 minute feature (Monday-Friday at 12:20 p.m.)
Several features addressed the concerns of how smart phones can potentially have a harmful effect on today's youth.

1. Smart Phones can have a detrimental effect on family time. Walt Mueller (host) recalled personal reflections of growing up in a climate where his family played board games, built things, worked in a wood shop, and communicated with parents. He added that one of the greatest distractions to quality family time and fun is when family members bury their heads in their phones. (Feature aired October 15th)
2. Smart Phones can affect academic performance in school. Feature cited a case where French lawmakers decided that students under 15 had to keep their phone at home or have them turned off during school. Students were spending too much time on devices, and it was affecting school performance. (Feature aired October 31st)
3. Smart Phones are used for sexting. Research cited by the Journal of American Medical Association cites that 1 in 7 who are between 12 and 17 years of age have sent sexually explicit images, videos, or messages by smart phones. 1 in 4 have received a sext. Parents need to be aware of this danger for teens to have smart phones. (Feature

- aired November 8th)
4. Smart Phones can lead to addiction. The trigger-action-reward design of popular apps is conditioning smart phone users to stay connected with and becoming dependent on smart phones. An example is the infinite scroll that never lets the user get to the end of a feed. Parents were encouraged to promote a more balanced life in their teens that is not dependent on smart phones. (Feature aired November 23rd)

B. Verbal Abuse: Probe-Daily 3 minute feature (Monday-Friday at 11:20 a.m.)

In a volatile and divisive political climate, where name-calling, accusations, and extreme labels are sometimes placed on those who disagree with them, Kirby Anderson reminded us in this series that verbal abuse is not just happening in the political arena. They can happen within families. This series emphasized the importance for the verbally abused to recognize when it is happening in order for abusers to potentially change. Otherwise, abusers go on living in denial.

Characteristics of verbal abuse were listed, including:

1. Hurtful-words attack the nature and abilities of partner.
2. Manipulative or Controlling-Disparaging comments disguised as concern.
3. Unpredictable-leaving the victim shocked and thrown off balance.
4. Usually escalates over time; starts as put downs disguised as jokes and escalates into physical abuse.

Categories of verbal abuse were identified, including:

1. Withholding of information and feelings in a marriage relationship.
2. Countering-Constantly correcting the other person.
3. Discounting-Denying the reality of the other party.

4. Verbal Jabs disguised as jokes.
5. Accusing and Blaming.
6. Judging and Criticizing-Expressing lack of acceptance.
7. Name-calling.
8. Making threats to leave the relationship.

The host recommended several principles for responding to verbal abuse:

1. Deal with feelings of false guilt.
2. Work through feelings of shame.
3. Confront the verbal abuser (if possible)
4. Seek out support of others who will offer encouragement.

(Feature aired October 1-5).

C. Lessons Learned from 2008 Financial Crash.

Stewardship For Life-Daily 3 minute program (Monday-Friday at 1:20 p.m.)

Ten years after Lehman Brothers went bankrupt and taxpayers began to bail out big banks, Amanda Rock looked back to the Financial Crash of 2008 to learn from history. 9 million jobs were lost. 8 million homes went into foreclosure. Many stock portfolios were cut in half. Home values fell by 40% on average.

Lessons learned from the financial crash have placed our economy on a more stable path toward growth. Stocks have rallied. Job markets have recovered. Home prices have rebounded. Unemployment rates are at a 30-year low.

Amanda offered 11 lessons for us to learn from the crash. Some of them

include:

1. Get Personal-Personal situation should guide decisions when world markets are in turmoil. Figure out where you stand. Know status of cash reserves, consumer debt, and current contribution income level.
2. Maintain healthy emergency reserve fund. 6 to 12 months can be an ample safety net.
3. Maintain diversified portfolio-Stocks, Bonds, Cash, and Commodities.
4. Stock prices are capable of falling for a very long time. Between October 2007 and March 2009, stocks plunged 57%. 12 years of gains disappeared in 17 months. The biggest challenge in such situations is resisting the impulse to join the stampede to the exit doors. Sitting tight in those times is key to successful stock market investing.
5. Can't avoid the risk by avoiding the stock market. There are risks with bonds too. One of the best ways to prevent emotional swings is to maintain diversified portfolio.
6. Just because we can qualify to borrow money does not mean we should. The Great Recession was triggered by the collapse of an enormous credit bubble. Institutions were eager to lend; they lowered the standards to qualify more borrowers.
7. Avoid 24/7 coverage of financial news. The drumbeat of bad news can lead to negative thoughts.

(Feature aired November 26-29)

D. Homelessness:

Morning Show-Lisa Landis was on location at Water Street Ministries, an outreach to those who are homeless and/or in poverty, Wednesday, November 21st, the day before their Thanksgiving meal to the community. Lisa spoke with Colleen Adams (Vice President of Programs) and several residents about how their needs have been met and their lives have benefitted from Water Street's services.

6:50 a.m.-Arden shared about her experience being able to get a job since she was a resident, and how she loves interaction with people. Her meals have been provided and she has a place to sleep. Conversation was 5 minutes in length.

7:20 a.m.-Daniel shared about his struggles with disability. After losing his job, he lost his home and belongings. Children were taken into foster care. He expressed thanks for second chances. Looking forward to the future. Attempting to correct past mistakes. Going back to school in January. In this conversation, Colleen Adams talked about Water Street's food drive that is used for outreach to the community. Conversation was 7 minutes in length.

7:50 a.m.-Jeff came from a background of drugs and alcohol. People were patient with him as he took steps to get his life back in order. Water Street helped him renew relationships with his family. He became employed as a cook at Water Street. Conversation was 6 minutes in length.

8:20 a.m. -Colleen Adams talked about the goal of Water Street to elevate people out of poverty, not just homelessness, and how they do that through residential programs. 60% of their guests are in residential programs where they spend 12 to 18 months working through the issues that led to homelessness. Water Street also gives them skills. Water Street also works with area churches to oversee winter shelter for women in emergency situations. Conversation was 7 minutes in length.

8:50 a.m.-Colleen Adams talked about the difference that one person can make to help people in poverty through the donation of a turkey or small donation. She also talked about the special events planned at Water Street during the Holiday season. Conversation was 7 minutes in length.

E. Tips for Managing Difficult People.

Law For Life-5 minute weekly program (Saturday at 3:20 p.m.)-A two-part series offering 8 tips for businesses, who are managing difficult employees. Small businesses often have limited resources and no formal HR department. These tips are designed to provide a helpful structure in developing consistent policies for employees.

1. Develop an employee handbook or manual that clearly defines expectations for all employees and managers. Such a manual will protect business from litigation or lawsuit. A manual should include matters relating to benefits, time away from work, harassment, non-discrimination policies, performance evaluation, and workers compensation, plus a strong discipline section.
2. Set up a personnel file for every employee. The file should contain a resume, job description, signed policy documents, and other documents related to job performance.
3. Schedule regular performance reviews for all employees. Evaluations allow for realistic goals to be set for growth and improvement of employee.
4. Address specific concerns when they arise. Concerning situations will not normally improve without intervention.
5. Document concerns in employee file.
6. Provide feedback and set concrete goals for improvement.
7. Clearly define consequences for failure to take corrective action.
8. Some matters require immediate termination, such as harassment violations, stealing, jeopardizing of someone's safety, or violation of customer privacy.

Features aired on October 20 and 27.

F. Overspending Holiday Season.

Stewardship For Life-Daily 3 minute program (Monday-Friday at 1:20 p.m.)

Americans are faced with the challenge of controlling spending during the holiday season. A National Retail Federation Holiday Survey reports that

Americans will spend an average of \$967 this season on gifts, decorations, cards, and food. At the time this series aired, 13.6 million Americans were still trying to pay off holiday debt from last year.

Host Amanda Rock explained how people can go into serious debt over the Holiday season.

1. Trying to keep up with the Jones's.
2. Mistaking wants for needs.
3. Giving presents to everyone in the family, including aunts, uncles, cousins.
4. Covering every inch and yard with Christmas lights.
5. Letting stores determine one's shopping plan.
6. Treat self to nice things-many nice things.

Amanda also offered tips for preventing overspending this Christmas. Some tips suggested were the following:

1. Have a list-Write down people you will buy a Christmas gift for.
2. For each person-think of suitable gift before shopping.
3. Give gift of time instead of tangible gifts.
4. Make a Gift Budget. For each gift, estimate how much will be spent on the gift. Then total prices for all the gifts. That's the gift budget.
5. Do Online Research to see if the budget is realistic.
6. Stay Focused while shopping. Promotions might tempt shoppers to spend more than originally planned. Having a list and budget in hand while shopping helps the shopper to stay focused and disciplined.
7. Consider using cash for expenses. An envelope system can control spending when consumer allocates money for each gift and puts that money in separate envelopes marked with recipients' names. When the money is gone, the consumer is done.
8. Review actual spending against your budget. Make adjustments to stay on track.

(Feature aired October 22-25.)

