

Quarterly Issues for Station-FM 90.3 WJTL
July 01, 2017-September 30, 2017
Placed in the Public File October 09 2017

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

- A. Opioid Crisis-An interview with counselors about the ongoing opioid crisis across the nation and in local communities.
- B. Church And Social Media-A series discussing legal issues regarding the use of social media in the church.
- C. Retirement Strategies-A feature highlighting retirement strategies for people approaching retirement.
- D. Response After Natural Disasters-A conversation with Daryl Stoltzfus after Hurricane Harvey struck Texas.
- E. Big Data-A feature examining how society is changing in the digital age.
- F. Abusive Churches-A series discussing the tactics abusive churches use to control their members and how to discern when a church is becoming abusive.
- G. Pros and Cons of Self-Employment-A series weighing the opportunities and challenges of being self-employed.

Section II Responsive Programming

A. Opioid Crisis:

Get Up and Go Show-On September 20th, Pastor Mark Marson and two representatives from Christian Counseling of Lancaster County, John Pugh and Rodney Mulhollem spoke about the opioid crisis in the local community and across the nation.

They highlighted the wide demographics affected, citing that Pennsylvania is among the states with the highest amount of drug overdoses. The largest affected group is 55 to 64 years old. 1 in 5 teens abuse prescription drugs.

The guests also discussed what is being done in Pennsylvania to help those in crisis. Governor Tom Wolfe has set aside \$90.4 million for the opioid crisis.

Rodney Mulhollem listed signs of what to look for if there are concerns that someone might be addicted. (Continual requests for more meds, Needle tracks, Flu-like symptoms).

The guests announced a seminar that would examine practical information for people who want to help friends, family, and loved ones overcome addiction.

The story was told of one man who was able to let go of his addiction after his emotional needs were satisfied. Counselors connected addiction with unresolved emotional issues, family background, and physical dependency.

Three conversations covered the topic:

7:05 a.m.-1 minute in length.

7:20 a.m.-4 minutes in length.

7:45 a.m.-7 minutes in length.

B. Church and Social Media:

Law For Life-5 minute weekly program (Saturday at 3:20 p.m.) A series of four features discussing legal issues related to the church and social media. Features aired August 5th, 12th, 19th, and 26th.

Attorneys Shawn McLaughlin and Matt Menges discussed potential legal problems that churches might face, and steps they can take to limit liability.

Attorneys cited the Child Online Privacy Protection Act of 1998 related to commercial websites to protect personal information for children under age 13. Such information includes home address, phone number, email address, and social security numbers. The only way information like this can be used is by verifiable parental consent. Even though the law is for commercial enterprises, Attorney McLaughlin recommended churches abide by the terms of this law. Posting information gives people with bad intentions the means to contact children. If a church website is the basis for facilitating that contact, then the church could be subject to liability in court.

Violation of copyright laws was another concern expressed in the series. Attorneys referred to the posting of copyrighted work like movie clips or a church directory with pictures posted without consent of the photographer.

Attorneys identified specific steps churches can take to make sure they operate their social media sites properly.

- 1) Appoint someone to monitor and operate the site. (Someone who is technically savvy and has good working knowledge of social media system. Also, someone in tune with values and beliefs of the church.)
- 2) Don't post or provide too much information. (Remember that whatever is posted might be read by predators and identity thieves. Therefore, don't provide personal information about any child without parents' written permission.)
- 3) Delete anything inappropriate as soon as it is discovered.
- 4) Know how privacy settings actually work. Moderator should know how to block objectionable content.
- 5) Restrict photo access to members only.
- 6) Be careful about posting prayer requests on media site, remembering that some requests affect people beyond the person asking for prayer.

C. Retirement Strategies:

Stewardship For Life- Daily 3 minute program, Monday-Friday at 1:20 p.m. With baby boomers retiring and preparing to retire, Financial Advisor, Amanda Rock offered ten retirement strategies for people to consider, so that they can live within their means. Strategies include:

- 1) Have a buffer-Save at least for 6 to 12 months of living expense in cash.
- 2) Make purposeful, gradual changes in investment risks.
- 3) Know expenses after retirement. Consider plans for travel, start hobbies, take classes, and spending time with children and grandchildren.
- 4) Decide where to live. One financial factor to consider is how income and assets will be taxed.
- 5) Don't go unprotected. Be ready to replace employer provided disability, health, or life insurance.
- 6) Diversification. Have a variety of financial accounts, such as stocks, bonds, and mutual funds.
- 7) Don't overlook taxes. Have plan in place.
- 8) Know the rules for Social Security.
- 9) Have a plan in place before reaching retirement. A Financial planning professional can help identify goals. Meet with advisors on a regular basis.
- 10) Don't panic during an economic downturn. Retirees should avoid drawing from investments when the market is down.

(Feature aired July 24-27)

D. Response to Natural Disasters:

Get Up and Go Show-On August 31st, host Fred McNaughton interviewed Daryl Stoltzfus from the organization Christ in Action about the devastation in Houston, Texas from Hurricane Harvey.

Daryl described what conditions were like in Texas. While Houston, Texas was receiving much of the media coverage, Daryl noted that areas south of Houston were also devastated by the impact of the storm. He expressed four ways people can respond to help people affected by natural disasters:

- 1) Volunteer-Go to places of need with established organizations. Daryl stressed the importance of coordinating plans with a relief organization.
- 2) Give Financially-Cost for each truck to send aid costs \$750.
- 3) Pray for people in need and for the volunteers who are helping them.
- 4) Provide equipment and resources that are needed.

The conversation took place at 8:20 on the morning of August 31st, and lasted 10 minutes in length.

E. Big Data:

Probe-Daily 3-minute feature (Monday-Friday at 11:20 a.m.) Feature examined how our lives are changing as a result of computers and smart phone devices in an age of big data. The world of Big Data allows us instant access to information. The impact of big data on our personal lives includes:

- 1) Retailers have the ability to target someone with online purchasing appeals.
- 2) Someone using a smartphone can find answers to their questions.
- 3) A smartphone can direct someone to the nearest restaurant and gas station.
- 4) Increased surveillance of people's activities.

Feature also discussed the dangers of dark data where criminals and terrorists are using new devices and innovations to plan crimes and attacks. Hackers can steal information from millions of people. Cybercrimes can ruin many more lives.

Feature highlighted the wisdom of living with integrity and above reproach so that if a data breach occurs, people do not have to fear what is made public about them.

(The series aired July 31 to August 04.)

F. Abusive Churches:

Probe-Daily 3-minute feature (Monday-Friday at 11:20 a.m.) In this series, abusive churches are defined as using abusive and mind control methods to get followers to submit to an organization. Host Pat Zukeran discussed eight characteristics of abusive churches.

- 1) Abusive churches have a control-oriented style of leadership. Leaders often use manipulation to gain complete submission of members, such as use of guilt, peer pressure, intimidation, and threats of divine judgment.
- 2) Shepherding Philosophy-requires every member to be personally accountable to another more experienced person. Information revealed by member is used to control the member, not help the member.
- 3) Legalistic-Require allegiance to church over everything else. Pressure to endlessly do the work of the church's ministry.
- 4) Constantly rename their church or campus ministry because of unfavorable publicity.
- 5) Usually denounce all other church denominations. View themselves as spiritually elite.
- 6) Interpret all criticism as persecution.
- 7) Tend to target young adults ages 18 to 25 who are in the middle class, well-educated, idealistic, and spiritually immature.
- 8) Painful and difficult exit process. Exiting members are shunned by existing members.

The host concluded with practical ways to reach those involved in an abusive church.

- 1) Prayer.
- 2) Lovingly engage the person by pointing out errors, inconsistencies and bizarre beliefs of the abusive church attended by the person.
- 3) Share articles from newspapers or magazines about the church under discussion.

(The series aired August 7-11).

G. Pros and Cons of Self-Employment.

Stewardship For Life-Daily 3 minute program, Monday-Friday at 1:20 p.m. This series explored the opportunities and challenges of being self-employed. Host Amanda Rock highlighted the big impact of small business in America. There are between 25 and 27 million small businesses in the U.S., which make up 60 to 80% of all U.S. jobs. The feature examined factors to consider whether someone could pursue self-employment.

The series described what is involved in self-employment: Long hours, managing many relationships (clients, suppliers, employees, banker, accountant etc.), and performance of many duties.

Opportunities to self-employment were discussed, including: being your own boss, doing what you love, deciding own work hours, have more control of income, opportunity to follow passion, working where you like, choosing people you work with, building a team aligned to your personality and goals, financial reward, chance to build retirement value if business is built and then sold at the time of retirement.

Challenges of self-employment were also discussed, including: the possibility of financial risk to start the business, no money earned when not working, challenges to find time for vacations, providing own health insurance and retirement plan, adjustments to learning new skills, taking care of everything yourself.

This series aired September 05-07.

