

Quarterly Issues for Station-FM 90.3 WJTL
January 01, 2016-March 31, 2016
Placed in the Public File April 08, 2016

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

- A. Reasons Churches Get Sued-A list of five most common ways that churches get sued.
- B. Market Volatility-A discussion of the challenges of long-term investing in a season of volatile financial markets.
- C. Legal Aspects of Adoptions-Insights into the Adoption Process.
- D. Consumer Protection-10 simple measures people can take to avoid scams and frauds.
- E. Conflict Mediation-An interview with the Center For Community Peacemaking about reconciliation efforts in the community.
- F. Kids and Tech-Highlighting takeaways and suggestions from Pew Research Findings on social media habits of teenagers ages 13-17.
- G. State Budget Follow Up-Updated reports of state's quest to pass a budget.

Section II Responsive Programming

A. Reasons Churches Get Sued:

Law For Life-5 minute weekly feature. Three programs discussed five most common ways that churches get sued. Those five ways are as follows:

1. **Sexual Abuse Claims by Minors.** Factors facilitating lawsuits include negligence in hiring, negligence in supervision, and negligence in retention, where a church worker's record of violations is discovered, and nothing is done to remove them. Feature recommended applications for all who will potentially work with children.
2. **Property Disputes between church and adjoining property owners.** Disputes may involve intentions of gifts like a will related to the property of a church.
3. **Injury Claims.** Physical injuries to another person on church property in situations like slipping on ice, a slippery floor, tubing sledding, or vehicle accidents in church-sponsored events. Feature recommended the church have parents sign a release before their children attend a church event.
4. **Zoning Disputes.** The church may be asked to comply with certain local or state laws concerning the use of church property.
5. **Insurance Coverage Disputes.** This happens when a church makes a claim and the insurance company responds by saying there is no insurance coverage available under the policy. If there is a dispute, one party might file a lawsuit to ask the court to look at the policy to determine who is right.

Feature aired February 20, 27, and March 05 at 3:20 p.m.

B. Market Volatility: A volatile market in January rattled nerves for investors.

Stewardship For Life-Daily 3 minute program, (Monday through Friday), discussing the challenge of sticking to long-term investment strategies in a season of volatile financial markets.

Financial Advisor Amanda Rock gave insights to remember when there is turbulence in financial markets:

1. **Don't put eggs all in one basket.** Diversity portfolio. Spread assets across stocks, bonds, and cash alternatives. Diversification reduces risk of loss.
2. **Focus on the forest, not on the trees.** Remember the big picture. Remember the progress that has been made.
3. **Look before you leap.** How someone invests should be consistent with goals and time horizon.
4. **Know what you own and why you own it.**
5. **Look for the silver lining.** The silver lining of a down market is opportunity to buy shares of stock at a lower price.
6. **Don't stick head in the sand.** Check portfolio at least once a year.

Feature suggested to listeners: "Have a plan, stick with it. And strike a comfortable balance between risk and return."

Feature aired February 15-18 at 1:20 p.m.

C. Legal Aspects of Adoptions:

Law For Life-5 minute weekly feature. During three programs, Attorney Michael Zapatella discussed different types of adoptions, motivations for adoptions, length of adoption process, and what happens to complete the adoption process.

Types of adoptions include domestic adoptions (children who live in the U.S.) and foreign adoptions (children who live outside the U.S.)

Motivations for adoptions might be to:

Adopt a child out of the foster care system.

Adopt a child out of an abusive home.

A stepparent may want to adopt a child.

Grandparents may adopt a child they are raising so that they can have social security benefits and pension benefits.

Length of Adoption Process: average is 6 months, if the child is an infant.

The process of adoption includes the following steps:

1. Termination of parental rights of biological parents.
2. Report of intention to adopt by the adoptive parents.
3. Criminal history and background checks completed by adoptive parents.
4. Report of an intermediary. (Child Agency)
5. Petition for an adoption, where the adoptive parents ask the court to enter a final adoption decree.

Feature aired March 12, 19, and 26 at 3:20 p.m.

D. Consumer Protection:

Stewardship For Life-Daily 3 minute program. (Monday through Friday) During Consumer Protection week, Financial Advisor Amanda Rock examined simple consumer protection measures people can take to avoid scams and frauds. The list came from the FDIC, and featured 10 simple ways to avoid many financial crimes.

1. Offers that seem too good to be true probably are too good to be true. Walk away from them, especially if they involve pressures to pay cost or provide personal information.
2. Guard incoming and outgoing mail. Use secure mailbox.
3. Protect personal financial documents. Shred sensitive documents instead of throwing them into the trash.
4. Guard against scams involving fraudulent checks and requests to wire money or send a prepaid card.
5. Regularly review transaction history. Make sure all transactions are authorized.
6. Carefully choose user ID's and Passwords for computers, mobile devices, and online accounts.
7. Don't give out personal information to anyone unless you initiate the contact and know the other party as reputable.
8. Periodically review credit reports.
9. Be careful about information shared when using social networking sites.
10. Be suspicious about unsolicited emails or text messages asking you to click on a link or open an attachment.

Feature aired March 03-07 at 1:20 p.m.

E. Conflict Mediation:

The Get Up and Go Show-Morning music and talk program. Hosts Fred and Lisa welcomed Christopher Fitts and Myles Yoder to the Junction Center to talk about the reconciliation efforts of the Center for Community Peacemaking. Christopher Fitts explained that the program brings victims of crime together with the people who hurt them face-to-face for dialogue. Since 1994, the program has offered this service to 10,000 people.

The program works with many who are juveniles. Myles Yoder explained that the organization seeks to help them repair harm that happens and work through problems. He also shared that many students have experienced healing and were able to connect with those who hurt them. The focus of this program is not punishment, but restorative justice.

Christopher Fitts shared a specific case that he facilitated in bringing offenders and their victim together to talk face to face. They were able to talk about common interests. At the end of the meeting the victim had opportunity to encourage one of the offenders to stay on track with professional goals, and if he did, the victim said he could feel good about their meeting that evening.

There were two 6-minute conversations on the morning of March 24th. The conversations aired at 7:20 and 7:50.

F. Kids and Tech:

Youth Culture Today-Daily 1-minute feature (Monday-Friday at 12:20 p.m.)
Feature highlighted takeaways and suggestions from the results of Pew Research Center findings on social media and technology habits among teens ages 13-17.

Findings revealed 94% go online every day.

Almost 75% have access to a smart phone.

Facebook is most used social media site. 71% of all teens use this platform.

Takeaways for parents to help their teens use technology constructively.

Spend More Time Together-Media time eclipses family time, causing more and more isolation.

Be proactive in shaping teen's identity and worldview. Media has become the primary nurturing institution, presenting a window into the larger world, and becoming a life-shaping teacher.

Help teens know when to shut down their devices. The more time they spend on devices, the less time they spend somewhere else.

Help teens find true identity. Teens spend time online creating, tweaking, and maintaining online image. They present false identities. In an effort to be liked by peers, they present themselves as they think they should be rather than as they really are. Teens begin to think their value lies in appearance, accomplishment, and achievement.

This feature aired February 01-05.

G. State Budget Follow Up-

News updates informed listeners of the state's need for a budget:

March 08- News report indicated that Red Lion Schools were likely to declare bankruptcy by the end of the fiscal year without the passing of a budget. (Aired at Noon-20 seconds in length.)

March 23-News report indicated that Gov. Tom Wolf would allow the Republican budget plan to become law, amidst concerns of school closings. The budget would be implemented 9 months late. (Aired at 3:35, 4:35, and 5:35 p.m.-30 seconds in length)

March 24-Similar news report as aired on March 23 aired on the Get Up and Go Show in the morning at 6:09, 6:35, 7:37, and 8:36. (30 seconds in length)