



WJMM-FM

ISSUES/PROGRAMS

October 1, 2012

3950 Lexington Rd • Versailles, KY 40383 • Voice 859.873.8096 • Fax 859.873.1318





ISSUE ONE

The costs of going to college continue to escalate and students face important decisions in financing their education.

RESPONSIVE PROGRAMMING

WJMM "Focus"--14 min.

8/18/12 12:15 p.m. & 4:30 p.m. & 8/19/12 7:15 a.m. & 10:45 a.m.

We spoke to Johnny Cantrell, Senior Vice President and Chief Operating Officer with Apprisen Financial Services, a non-profit group that assists people with serious financial issues. Cantrell said banks have gone after student loan business as there's been more push toward private loans as opposed to government-backed student loans. He said this is another line of business for banks and some even have interest-free loans, but hold your transcripts and diploma until the loan is paid in full. Cantrell urged listeners considering college to thoroughly examine the financial prospects of any field they're looking at to be sure they'll be able to make enough money to repay their student loan debt in a reasonable time. He also urged parents to avoid tapping their retirement funds to finance their child's education. Cantrell said such a decision could lead to other bad choices, including using credit cards to finance education. He added that 83% of his clients (general population) look only at the amount of minimum payment and the due date for their credit card payments. Cantrell also encouraged listeners to be sure any credits they earn, especially at for-profit institutions, will transfer to other schools. He applauded the state attorney general for taking a closer look at how for-profit institutions operate.

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ISSUE TWO

With the 2012 school year about to begin and renovations and other changes, Jessamine Countians with children of school age have several things they might need to know.

RESPONSIVE PROGRAMMING

WJMM "Focus"--14 min.

8/11/12 12:15 p.m. & 4:30 p.m. & 8/12/12 7:15 a.m. & 10:45 a.m.

We interviewed Lu Young, Jessamine County Schools Superintendent, who said students at Nicholasville Elementary School have been reassigned to other schools during renovations at Nicholasville Elementary. Young encouraged parents to check their child's school assignment and their start time and be ready for increased traffic volumes. She said the school district would get information to parents about staff and faculty changes. Young also expects test results for students to arrive in mid- to late-September and with changes in testing standards and evaluation levels, the district is working to make the results more understandable for both parents and staff. Young said the test results will give officials more information about ways to improve the system by the fall of 2013. She said one of the key factors in successful learning is using emerging technologies to radically change students' learning experiences. Young said ensuring that high school graduates are college and career ready is the system's goal. Jessamine County's district is the 16th largest in the state and, although growth has stalled in recent years, she expects enrollment for 2012 may be up 160 students. Young said the district's size is just right to remain successful without having to consolidate schools due to lack of funding. She said they've also been able to avoid overcrowding. At current growth rates, Young feels they can keep up for three years. The next challenge, she said, would be a redistricting plan coming in the latter half of 2013.

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ISSUE THREE

A local group was motivated three years ago to begin a ministry to women trying to get out of the sex industry.

RESPONSIVE PROGRAMMING

WJMM "Focus"--14 min.

8/24/12 12:15 p.m. & 4:30 p.m. & 8/25/12 7:15 a.m. & 10:45 a.m.

We interviewed the executive director of Refuge For Women, Ked Frank, who explained that it'd been two years since the group opened a house for the women. In that time, they've served 42 women from the region, from the state of Kentucky, and 12 other states. Frank explained that his organization deals with women who'd worked as dancers, escorts, prostitutes, or in pornography. He said he never expected the group would have such wide impact. Frank said those with the organization have learned just how pervasive the impacts of the industry is on women. He said they've linked with other organizations in the U.S. Who lacked the capability to house their clients at no cost. Frank said Refuge For Women offers the opportunity for women to have a fresh start without negative influences inherent where they'd lived. Many of those in the program want to give hope to others with similar backgrounds by helping them in the future. Many also share their stories on the group's website and in churches. Frank said they've even seen some victims of human trafficking and other similar abuse. He said sexual abuse as a young person is a common issue for their residents and not dealing with it only serves to make them more susceptible to getting into the sex industry. Frank said they've had lots of success stories.

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ISSUE FOUR

Recent attacks on U.S. Embassies in the mid-east and four persons killed in Libya might serve to heighten awareness of the potential danger of foreign service.

RESPONSIVE PROGRAMMING

WJMM "Focus"--14 min.

9/15/12 12:15 p.m. & 4:30 p.m. & 9/16/12 7:15 a.m. & 10:45 a.m.

We interviewed Cary Kavanaugh, the director of the University of Kentucky Patterson School of Diplomacy. He stressed that having a diplomatic presence in virtually every country in the world is important to U.S. Citizens in those countries. Kavanaugh said many nations are very stable and can be relied on to help protect diplomats, but many nations aren't in that situation. He said safety for diplomats is always dependent on the host country and he supports the Obama administration's communications with the affected countries that stresses this point. Kavanaugh pointed out that it's very difficult for a country to adequately protect its foreign diplomatic corps. He said maintaining embassies and consulates is crucial since there are millions of Americans in foreign countries. Kavanaugh said U.K. is training the next generation of foreign service officers and they have "eyes wide open" to the dangers. He said 6 or 7 ambassadors have been killed in the past 30 years or so, while many diplomats have been killed and embassies attacked. He stressed that those who serve in these posts remain committed to helping others. Kavanaugh feels there's a small segment of the population in the affected mid-east countries who would like to see us pull our representatives out. He said many diplomats see their jobs as a calling.

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ISSUE FIVE

Many central Kentuckians report having more allergy issues than normal so far this allergy season.

RESPONSIVE PROGRAMMING

WJMM "Focus" 14 min.

9/22/12 12:15 p.m. & 4:30 p.m. & 9/23/12 7:15 a.m. And 10:45 a.m.

We spoke with Ken Glass, pharmacist in charge at Railroad Drug in Midway. He said early warmer than normal weather this past spring seemed to result in allergy issues kicking in earlier for many people and seasonal allergies lingering longer. Glass said there have also been more issues with allergic issues escalating to sinus infections and bronchitis. He stressed that the very young and the elderly are often more at risk for such escalation. According to Glass, people don't want to ignore symptoms that might indicate something more serious is going on. On a related issue, he said there have been some reports of flu already this season. Normally, he said they wouldn't start giving flu shots until the latter part of September but this year might be different. With many more antihistamines now available over the counter, Glass feels it's a positive thing for consumers who previously would have needed a prescription for many of these drugs. Glass did say, especially given the economy, many people are trying to avoid going to a doctor. He cautioned them to be very careful when conditions worsen.

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