

## ISSUES AND PROGRAMS LIST – TO BE COMPLETED EACH QUARTER

**PURPOSE:** On this form, summarize a list of several issues which confront your community and the programs you ran to address each. See 73.3526(a)(9) or 73.3527(a)(7). Do Not Rely On PSA's to satisfy this requirement. While a FCC inspector may not object, PSA's mean virtually nothing if your license renewal is challenged!

**STATION:** **WBHL – Harrison**                      **DATE:** **01/01/22 thru 03/31/22** (Retain for 7 years)

During the past quarter the issues shown below have been significant to our community. We ran the Programs indicated to address them each quarter.

**Issue #1:**

**“Suicide” From: Multitude of Counselors**

Date: Wednesday, 01/12/22      Time of Day: 4:00 PM      Duration: TRT: 29:45:00

**Description of Program format, participates, and contents :**

Host **Jennifer Jill Schwirzer**, is a graduate of Capella University and has extensive experience in individual and group counseling as well as seminars. She is a Private Practice Counselor and the Host of Multitude of Counselors, a program that is dedicated to helping people understand mental health better to see the path to freedom, hope and healing in Jesus. She specializes in Christian and holistic counseling and recovery from eating disorder and uses an eclectic approach, which includes cognitive behavioral therapy and interpersonal and motivational interventions. Following are the counselors who participated in today's show **Counselor #1 - Jean Wright II**, PsyD, is a transformational, highly experienced and professionally trained Clinical and Forensic Psychologist with over 20 years of experience in behavioral health and a proven success in passionately leading people and managing projects and initiatives in government for the city of Philadelphia and in an academia private practice. He is Adjunct Professor for both Temple and Wilberforce Universities and in rehabilitation and correction, for the city of Philadelphia and the State of Ohio. He teaches the subtleties of human interaction to successfully embrace and celebrate the variety of personalities in the workforce and community. He is a well-known author and speaker. His most recent book is entitled “By Strength In Your Struggles” plus he works for an organization called “Community for Restoration & Forgiveness, which involves the prison system. **Counselor #2 - Paul Coneff** is from Texas and has a practice as a marriage and family therapist. He runs a discipleship & prayer ministry called “Straight to the Heart.” His amazing counseling of clients that have suffered loss, abuse and addictions have led people to the cross which helps them come to terms with their needs thru trusting in our Lord Jesus Christ. **Counselor #3 – Christine Cecotto**, LMSW, graduated from Southern Adventist University with a Master's in Social Work. She did her training as a mental and behavioral health therapist at an inpatient unit for severe mental health and substance abuse disorders with her specialty working with clients who suffer from anxiety, mood, disorders, and phobias. In her training, she learned that patients who did not have spiritual coping skills, nor were interested in developing spiritual coping skills, would often return to the inpatient unit for further treatment. Since working at Wildwood Lifestyle Center, she now sees a big difference in the outcome of individuals mental and behavioral health after treatment. Patients have a high success for healing when biblical psychology and the eight laws of health are combined. Her life work is focused on helping individuals learn to personally apply biblical principles in a powerful way so that they may also be overcomers through the blood of Jesus Christ. Today's **Guest – Pastor Aaron Crews** went from a very positive happy person to wanting to take his life. At the end of his college experience he was entering the summer prior to going into his last semester of college when he started taking a drug called Accutane for skin problems or acne. At that same time, he was in a failed relationship. With the combination of these two things, he suddenly started weeping uncontrollable and did not know why. He became sadder and sadder and could not understand his feelings as they were changing drastically. He started researching painless ways to commit suicide and at one point felt the need to see his parents that were 10 hours away. On his drive home, he became more and more distraught and decided that he should pull his car out in front of a truck to end his life. Fortunately, he resisted this urge and called his parents to explain what was going on. They told him to park the car, that they were on their way to get him. As he was crying out to God for help, he heard Him say “Accutane”. In speaking with a pharmacist, he learned that depressive and suicide thoughts were a side effect of this drug. He immediately stopped taking it. It is important to know when you are having these kinds of thoughts and/or feeling of taking your life, to take a step back and look at what you are doing, what you are listening to, medications that you are taking, and any stresses you are experiencing as any or all of these can have a detrimental effect on your thoughts and actions. Fortunately for Aaron, he had many amazing, loving and supporting family members, friends, medical and/or counselors to help him find himself and to become well. God played a very important role in his healing process.

**Item #2:**

**Open Money Communication With Your Spouse” From: “Money Wise”**

Date: Wednesday, 02/16/22      Time of Day: 4:30 PM      Duration: TRT 25:00:00

**Description of Program format, participates, and contents**

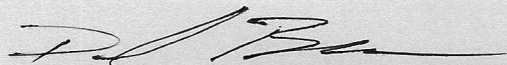
**Host-Rob West** is the president of Kingdom Advisers and Associates that is based in Atlanta. His company provides an advocacy, training and community for financial professionals who are specialists in offering biblical wise advice to clients. Today he interviewed **Guest, Howard Dayton** who is the Creator and former host of Money Wise and wanted to continue the legacy of teaching God's financial principles over the airways. After holding numerous jobs, Howard found Jesus, and he started to study the Scriptures to learn what God teaches about handling money. God gave him a passion to share the life-changing principles he had discover, leading him to write numerous books regarding finances. He founded Crown Ministries and had the vision to teach people worldwide how to handle money and operate businesses God's way. **Program Substance:** You cannot have a great marriage with unity in your finances without great communication with your spouse. In Mathew, Jesus states “Every household divided against itself will not stand.” The key to not being divided is to communicate with each other and to know what God says about money and marriage. To jump start open communications is to ask questions of your spouse as it shows that you care and that you want to understand what your spouse feels, but that is not enough. The biggest step that a person can take to improve communications is to improve their listening skills. Always give your undivided attention, maintain eye contact and don't fall prey to the temptation to jump in while your spouse is talking. Respectful listening is the key to understanding your spouse's feelings and needs. Many conflicts occur when mistaken assumptions are taken, so ask as many questions as necessary until you feel that you fully understand your spouses' viewpoint. Also, it is important that you be patient and don't interrupt. When you are working on your listening skills you are actually building a foundation of cooperation and problem solving for a much healthier marriage. Schedule a monthly or weekly Money Date and when having these important dates, pick a time when neither one of you are stressed, shut off all TV's and phones so that you are totally focused on what is being discussed. It has been determined that 55% of couples hide financial assets from each other and that can be devastating to the stability of a marriage – complete honesty is a must. Money dates are a convenient time for the both of you to get together to focus on your finances, so pray together, reveal your income and spending for the week to celebrate the progress that the Lord has enabled you to make. Money Dates are not the place to argue or attempt to change your spouse's mind. This is a fact finding time to get on the same page to improve your finances which ultimately will give you a healthier marriage.

**Item # 3:** “Latest Tax Scams” From: “Money Wise”  
 Date: Thursday, 03/10/22 Time of Day: 4:30 PM Duration: TRT 25:00:00  
Description of Program format, participates, and contents  
**Host-Rob West** is the president of Kingdom Advisers and Associates that is based in Atlanta. His company provides an advocacy, training and community for financial professionals who are specialists in offering biblical wise advice to clients. training and community for financial professionals who are specialists in offering biblical wise advice to clients. With no guests on the program today, Rob dealt with today's subject. **Program Substance:** Following are the 5 latest tax scams that everyone should be aware of and of course avoid. **#1 – Tax Refund Fraud** – This happens when thieves obtain your SS number and file a fake return in order to get your refund. They will want to make that refund as big as possible by claiming a lot of deductions. Unfortunately, then when you file the legitimate claim, it is returned to you and it will take months to get to the bottom of this fraud. To avoid this scam, you can get a tax identity pin protection number from the IRS before you file and then use that number along with your SS number on file. A fraudster will not have this pin number so when they file the fake return, it will be rejected. If you think you are a victim of this type of scam, immediately contact your local IRS office and file IRS Form #14039. **#2 – Ghost Tax Preparers** – These preparers convince people that they are legitimate tax professional preparer but they are actually scam artist. They will prepare tax returns falsely claiming high deductions, promising big refunds, charge you a higher fee upfront which you pay and then they disappear. Be educated and do background checks on your preparer. **#3 – Fake Charity Scams** – Crooks will set up fake charities and then convince people to donate money to these charities. If you do, it could cause an IRS audit which will cause you a lot of time and headaches to correct. **#4 – IRS Phone Scams** – This involves you receiving a phone call from a fake IRS agent claiming that you owe the IRS tax money and if you do not pay them immediately, you will be arrested. The caller will tweek you his phone number which shows on your caller ID as from the IRS. Again, they want payment immediately and if you do comply with your request, you will never see your money again. Remember, the IRS will **NEVER** contact you by phone, only by US mail. **#5 – Tax Settlement Scam** – Based on the legitimate IRA Offer Compromised Program where the IRS will lower a tax bill because collecting the full amount would create a financial hardship on the tax payer, the scam artists will site the program and then offer to negotiate with the victim (you) for a lower tax bill, but only if you comply with their request immediately and pay them up front. If you agree, they disappear with your money, so always verify the credentials of any and all tax officials that you work with regarding your taxes and/or refund.

**Issue #4:** “Abusive Relationships” From: “Building Relationships”  
 Date: Sunday, 03/13/21 Time of Day: 7 AM Duration: TRT: 59:00:00  
Description of Program format, participates, and contents :  
 Host Dr. Gary Chapman has a PhD and is the author of the best-selling book “The 5 Love Languages”. He travels the world presenting seminars on marriage, family and relationships, plus has a weekly radio program entitled “Building Relationship’s” that offers life changing insight & realistic advice rooted in the Word of God. This program is designed to provide fun, information and practical help for your marriage. Today he interviewed **Guest – Dr. David Clarke** who is the author of today's **Resource Book – “Enough is Enough – A Step by Step Plan to Leave an Abusive Relationship with God’s Help”**. Dr. Clarke is a licensed counselor and for over 35 years has worked with women that are in abusive relationships. An author of over 15 books on marital problems, he is a graduate from Dallas Theological Seminary. **Program Substance:** The definition of an abusive relationship is a never ending pattern of narcissistic disrespectful & harmful behavior exhibited by one person in an intimate relationship, whereby one person is slowly destroying another person. Abusive relationships occur in all communities and even within churches. In an abusive relationship it can be a number of things that occur by way of physical, emotional, verbal, addictive, severe control issues plus many other abnormalities, but the bottom line is that he leads you to believe that everything is your fault and not his and the abuse will only continue to get worse. Men more than women are the major abuser but statistics break down that 20% of women and 80% men are abusive. A very deep and disturbing subject, following are tips on what you should do if you find yourself in an abusive relationship. #1. Get yourself spiritual healthy, #2. Get yourself a team of support warriors, #3. Get yourself emotionally healthy, #4. Get yourself financially healthy and #5 Get away from your abuser. You can give your abuser a chance to change but you cannot remain physically within the same household so take your children and leave. If your abuser does not want to change or does not show any evidence of changing then you need to prepare to end the relationship permanently, not only for your own health, survival and safety but also for your children’s welfare as well.

**ISSUE 5:** “#617-Today’s Challenges to Our Children” From: “American Indian & Alaskan Native Living”  
 Date: Sunday, 03/21/22 Time of Day: 3:00 p.m. Duration: TRT 59:45:00  
Description of Program format, participates, and contents :  
**Host –Dr. David DeRose** is a board-certified specialist in both internal and preventative medicine and the host of American Indian & Alaskan Native Living that is a program developed by the Native Education and Health Initiative to help improve and enhance the health of people throughout Native Communities. He interviewed **Guest – Deputy Robert Conn**, who has a very interesting background. He served as a deputy sheriff, is an educator, an author and was very involved with the “D.A.R.E” (Drug Abuse Resistance Education) and “Stranger Danger” programs. DARE taught children how to say “NO” to peer pressure and to avoid the consequences of drug abuse. Although the program had some problems it did have a positive impact on the majority of kids. The program evolved to the next level of “Stranger Danger” so that kids would not be abducted. His first talk to young school kids on this subject, did in fact, that very same day save 3 kids from abduction. They were waiting during a bad winter storm at the bus stop when a man on a horse offered to take one of them home. The kids, just as instructed in that class, yelled “NO” and ran to the coming bus to tell the bus driver, who notified authorities. Bob then started teaching instructional classes to other law enforcement offices and adults, which spread the timely message to hundreds of kids. We can only wonder how many kids have been saved over the years from the efforts of these two programs.

Signature and Date



Signature of Licensee --- David Bolduc. General Manager – WBHL - Harrison

April 05, 2022

Date Signed