


QUARTERLY ISSUES/PROGRAMS LIST

The following is a listing of some of the significant issues responded to by Radio Station WCBY-AM along with the most significant programming treatment of those issues for the period April 1 through June 30, 2022. The listing is by no means exhaustive. The order in which the issues appear does not reflect any priority or significance.

Description of Issue	Program/Segment	Date(s)	Time(s)	Duration	Narration of Type and Summation of Program/Segment Content.
Residents obtaining information regarding events such as blood drives, health fairs, tourist events and gatherings.	The Community Calendar	April 1 through June 30	9:15am; 12:15pm; 5:15pm, 9:10am, 12:10am Saturday s, 6,7,8,9:1 0am Sundays.	3 to 5 minutes	<p>St. Ignace Home Show; Easter Craft Show Gaylord; Harbor Springs Outdoor Show; Eagles club Fund Raiser dinner for little league; Easter egg hunts in St. Ignace, Cheboygan, Indian River; Brave Hearts Estate Easter egg hunt; Resort Creek Fire Department fund raiser; Cheboygan County Veterans coffee hour; North Emmet Co little league sign up; Cheboygan Conservation District tree seedling fundraiser; Mackinaw City Magical Color 5k Fun Run; Rivertown Follies Cheboygan Meet the Director; Cheboygan Kiwanis Meet n Greet; Cheboygan Hospice Bowling for Blooms; Native American Sunrise Ceremony Indian River; Pickford Athletic Booster fund raiser; Fort 2 Fort 5 mile challenge; Rivertown Follies Sports! Play; Rogers City Senior Trivia nights; Kirtsen Guenther Medical expenses fund raiser; Earth day; More! Mushroom Festival Boyne City; Mackinac Straits Health Foundation geranium sale fundraiser; ORV and Boater Safety Class Cheboygan county sheriff; Pet Adoption event Castle Farms; Otsego Aera Family Fun Fair; Hiawatha National Forest Spring Clean-up event St. Ignace; Ride of Silence Harbor Springs; Zoo De Mac bike race; Colonial Michilimackinac Pageant Mackinaw City; Cheboygan Habitat For Humanity Habbi Hour fundraiser; Cheboygan Kiwanis food drive; Crushing Cancer Olympic Style Petoskey; Fundraiser for Kaiden Wollanger medical expenses Black River Full Gospel Church; Ed Rocheleau medical expense fund raiser; Area Memorial Day events; Broadcast of Memorial Day Parade in Mackinaw City; Cheboygan Public Library spring clean-up; Habitat for Humanity Hard Hats and Brunch fund raiser; Mackinac Animal Aid Association garage sale fundraiser; Mackinaw City Rally on the Straits event; CAST for kids special needs fishing event Cheboygan; Bee Butterfly & Fish children's fishing event Cheboygan; Cheboygan Business Expo; Knights of Columbus fund raiser dinner; Garage and Craft sale fund raiser benefit St. Mary/St. Charles Catholic Church; Blood Drive United Methodist Church St. Ignace; Live music Washington Park Cheboygan; Farmers Market Cheboygan.</p> <p>St. Jude Big Country Cares For Kids radiothon to raise funds and awareness for St. Jude Children's Research Hospital. 2 day radiothon 6/23 @ 6/24.</p>

Signature  Date Posted to Public File - 7/6/22

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Community and regional Information.	Local newscasts.	April 1 through June 30	6:05, 7:05, 8:05, 9:05, 12:05, 5:05PM weekday and 12:05pm Saturday	2 to 4 minutes	Local newscasts covering local and regional stories
Michigan information	Michigan News Network	April 1 through June 30	6:40, 7:40, 8:40, 9:20, 10:40, 11:40, 12:40, 1:40, 2:40, 3:40, 4:40, 5:40pm weekday	1 minute	State and regional news from the Michigan News Network
National and world news	CBS Radio News	April 1 through June 30	Hourly	5 minutes	National and world news from CBS Radio News
Obituaries	Daily Obituary Report	April 1 through June 30	12:15pm weekday	1 to 3 minutes	Death notices and funeral arrangements from surrounding communities.

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Description of Issue	Program/Segment	Date(s)	Time(s)	Duration	Narration of Type and Summation of Program/Segment Content.
Concerns About "Trigger Law" if Roe is Overturned	Michigan News Connection	4/9/22	12:15 pm	5 mins.	Michigan is one of 23 states with abortion bans that could go into effect if the Supreme Court overrules Roe v. Wade. Several Michigan groups are concerned about effect on women's health if that happens.
State's Largest Utility Looking for More Solar Energy	Michigan News Connection	4/23/22	12:15 pm	5 mins.	Consumers Energy is seeking landowners and communities to build solar plants in an effort to reduce carbon emissions.
Bay Formula Shortage Hits Low-Income Rural Areas Hard	Michigan News Connection	5/7/22	12:15 pm	5 mins.	Families across the state are facing a baby-formula shortage because of supply disruptions and a recall at the Abbott factory in Sturgis, Michigan. It's especially impacting low-income and rural communities.
Rerouting Pipelines Can Put Tribal Fishing Rights at Risk	Michigan News Connection	5/14/22	12:15 pm	5 mins.	More than 200 organizations submitted a letter urging the U.S. Army Corps of Engineers to halt new construction on a tunnel to house Line 5 in the Straits of Mackinac.
Michigan Lagging Behind Other States in Math and Reading	Michigan News Connection	6/4/22	12:15 pm	5 mins.	Michigan is in the bottom 10 states for fourth-grade reading and 8 th -grade math among other indicators when it comes to minorities. A new report makes recommendations on how to improve statewide.
Effects of Shutting Down Line 5	Michigan News Connection	6/11/22	12:15 pm	5 mins.	Court documents show the estimated increase to gas prices from a shutdown of the pipeline in the Straits of Mackinac would only be about a penny per gallon.

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Call Letters: WCBY

Weekly Public Affairs Program

QUARTERLY ISSUES REPORT, APRIL-JUNE, 2022

Show # 2022-14

Date aired: 4/322 **Time Aired:** 5:00 am

Gary L. Freed, MD, MPH, pediatrician, co-director of the University of Michigan Health C.S. Mott Children's Hospital National Poll on Children's Health

Dr. Freed led a nationwide poll that found that more than a quarter of parents say their adolescent-aged child has seen a mental health specialist, with nearly 60% of those reporting a visit within the past year. He said even before the pandemic, mental health disorders in adolescents, such as depression and anxiety, were prevalent. He added that lockdowns, school closings and isolation exacerbated these problems. He talked about common obstacles encountered by parents who seek mental health treatment for their children.

Issues covered:
Adolescent Mental Health
Parenting

Length: 8:09

Emma J. Hudgins, PhD, FRQNT Postdoctoral fellow, Bennett Lab in the Department of Biology at Carleton University

Dr. Hudgins was the lead author of a study that estimates that over the next 30 years, 1.4 million street trees on public land will be killed by invasive insects, primarily the emerald ash borer, costing over \$900 million to replace. She projects that an additional 87 million urban trees on private property will also die. She talked about potential strategies in urban planning to reduce the likelihood of such huge tree losses in the future.

Issues covered:
Emerald Ash Bore
Environment
Government Spending

Length: 8:55

Matthew Harding, PhD, Professor of Economics and Statistics, University of California, Irvine, UCI Faculty Innovation Fellow

Dr. Harding led research that found that a person's credit score can predict when they will die. He said having a low credit score doesn't mean someone is more likely to die young. He explained the two major connections between mortality and credit scores,

Issues covered:
Longevity
Personal Finance

Length: 5:10

Show # 2022-15

Date aired: 4/10/22 Time Aired: 5:00 am

Tom McParland, car buying expert and consumer advocate, founder of the car buying service Auto Match Consulting

In recent months, prices for new and used cars have skyrocketed to historic levels. Mr. McParland explained the factors contributing to the inflation. He discussed unusual and creative fees that many dealers are adding to car prices, and how consumers can deal with them. He also offered money-saving suggestions for buyers in the used car market.

Issues covered:
Consumer Matters
Economy

Length: 8:09

Rebecca Knight, senior correspondent for Insider

Many job seekers are accepting offers, only to find that the job and work environment are vastly different than the recruiter portrayed them. Ms. Knight said a recent survey found that 72% of new hires felt immediate regret because they believed that they had been deceived by a recruiter. She outlined the questions that savvy job seekers should ask in the interview process.

Issues covered:
Employment
Career

Length: 8:55

Christina Abdel-Shaheed, PhD, Early Career Development Fellow at the School of Public Health at University of Sydney

Virtually every medicine is known to cause at least a few unintended side effects. Dr. Abdel-Shaheed led a study that examined immune responses linked to acetaminophen (Tylenol), non-steroidal anti-inflammatory drugs like ibuprofen, and opioid analgesics. The results were mixed, and she explained the varying effects and the implications in combating various infectious conditions – including COVID-19.

Issues covered:
Personal Health

Length: 5:10

Show # 2022-16

Date aired: 4/17/22 Time Aired: 5:00 am

Minda Harts, author of "*You Are More Than Magic: The Black and Brown Girls' Guide to Finding Your Voice*"

Ms. Harts offered advice to girls of color looking to find their voice and claim space as they prepare for high school, college, and the job market. She explained how young women can create boundaries as teenagers, why locating a mentor is critical to success, and how girls can find the courage to speak up in difficult conversations and negotiations.

Issues covered:
Minority Concerns
Women's Issues

Length: 8:09

Loretta L. Worters, Vice President of Media Relations, Insurance Information Institute

The cost of home construction is skyrocketing due to inflation, and this could spell trouble for homeowners. Ms. Worters said homeowners may discover they are underinsured if they need to rebuild in a covered insurance claim. She outlined what consumers need to know to assess whether they are appropriately covered for homeowners, car and umbrella policies in times of high inflation.

Issues covered:
Consumer Matters
Insurance

Length: 8:55

Whitney Goodman, licensed psychotherapist, owner of the Collaborative Counseling Center, a private therapy practice in Miami, author of "*Toxic Positivity: Keeping It Real in a World Obsessed With Being Happy*"

Ms. Goodman explained the concept of "toxic positivity," in which society constantly tells people that the key to happiness is silencing negativity. She outlined simple ways to experience and work through difficult emotions, leading to more authenticity, connection, and personal growth.

Issues covered:
Mental Health

Length: 5:10

Show # 2022-17

Date aired: 4/24/22 **Time Aired:** 5:00 am

Annie Grace, author of "*This Naked Mind: Control Alcohol, Find Freedom, Discover Happiness & Change Your Life*"

Many people question whether drinking has become too big a part of their lives, and worry that it may even be affecting their health. Ms. Grace shared her personal struggles with alcohol addiction and how she quit. She debunked myths connected to social drinking. She also discussed societal pressures, psychological factors, and other reasons people drink.

Issues covered:
Substance Abuse
Mental Health

Length: 8:25

John Brown Miller, PhD, global expert on public infrastructure, former Professor of Construction Management and Civil And Environmental Engineering at the Massachusetts Institute of Technology

Dr. Brown discussed why government costs so much and why public infrastructure projects are frequently delayed or over budget. He offered examples to illustrate how other countries' public works projects are often completed in more cost-effective and efficient ways than in the U.S.

Issues covered:
Public Infrastructure
Government Spending

Length: 8:50

Jodie Plumert, PhD, Professor and Starch Faculty Fellow at the University of Iowa

For adults, crossing the street by foot seems easy. Dr. Plumert led a study that found that most kids' perceptual judgment and motor skills aren't developed enough to safely cross a street until age 14. She discussed the precautions that parents should take for younger children.

Issues covered:
Traffic Safety
Child Safety

Length: 4:54

Show # 2022-18

Date aired: 5/1/22 **Time Aired:** 5:00 am

Sadé Lindsay, PhD, sociologist in the Cornell Brooks School of Public Policy at Cornell University

Many prisons offer vocational training and other educational opportunities for inmates. However, Dr. Lindsay led a study that found that the formerly incarcerated face a "prison credential dilemma" when deciding whether to use credentials from prison when seeking employment. Her study found that just 2 of 50 former inmates were successful in using their prison education credentials to find a job. She talked about the most common programs offered in prisons.

Issues covered:
Criminal Justice
Education
Employment

Length: 8:35

Heather Turgeon, MFT, co-author of "*Generation Sleepless: Why Tweens and Teens Aren't Sleeping Enough and How We Can Help Them*"

Ms. Turgeon said today's teenagers are caught in a perfect storm of omnipresent screens, academic overload, night owl biology and early school start times. She said today's teens are operating in a constant state of sleep debt while struggling to meet the demands of adolescence. She offered suggestions for parents who want to help their kids develop healthy sleep habits.

Issues covered:
Adolescent Health

Length: 8:43

Kritee Gujral, PhD, Research Health Economist in the Health Economics Resource Center of the Veterans Administration Palo Alto Health Care System

Dr. Gujral led a Veterans Administration study that found that rural veterans with mental-health issues were likelier to get online treatment after receiving iPads from the Department of Veteran Affairs, reducing their risk of suicide during the COVID-19 pandemic. She said the results were very promising, and the initiative will continue in the future.

Issues covered:
Veterans' Concerns
Mental Health

Length: 5:03

Show # 2022-19

Date aired: 5/8/22 Time Aired: 5:00 am

Steven H. Woolf, MD, MPH, Director Emeritus and Senior Advisor in the Center on Society and Health, Professor in the Department of Family Medicine and Population Health at the Virginia Commonwealth University School of Medicine

Dr. Woolf found that average life expectancy in the United States is expected to drop by 2.26 years from 2019 to 2021, worse than any of the other 21 high-income nations in his study. He said the trend is related to both the pandemic and to deeply rooted problems such as drug overdoses, obesity, diabetes and other chronic diseases that have been increasing for decades. He said the life expectancy declines were the worst among both Hispanic and African Americans.

Issues covered:

Length: 8:44

Longevity
Personal Health
COVID 19

Nick Maggiulli, personal finance blogger, Chief Operating Officer and Data Scientist at Ritholtz Wealth Management, author of *Just Keep Buying: Proven Ways to Save Money and Build Your Wealth*

Mr. Maggiulli talked about ways to accumulate wealth. He said there are many ways to get rich, including real estate, stock index funds or owning a business, but the overarching key is to buy income-producing assets. He offered suggestions for younger people to get a start in saving and investing.

Issues covered:

Length: 8:40

Personal Finance

Camilla Hodge, PhD, Professor in the Brigham Young University Marriott School of Business

Prof. Hodge led a recent study of a US National Parks program called "Every Kid Outdoors," which gives families with fourth graders free access to national parks for one year. She found that the program has led to an increased frequency of hiking with children. She noted that the program was not very effective for lower income families, and offered recommendations to remedy that.

Issues covered:

Length: 4:52

National Parks
Physical Fitness
Poverty

Show # 2022-20

Date aired: 5/15/22 Time Aired: 5:00 am

Matt Paxton, decluttering and downsizing expert, host of the Emmy-nominated PBS series "Legacy List with Matt Paxton," author of *Keep the Memories, Lose the Stuff: Declutter, Downsize, and Move Forward with Your Life*

Mr. Paxton discussed the difficulties everyone faces when downsizing or trying to declutter their home or workplace. He said most of the emotional obstacles are connected to memories that are attached to physical objects. He offered suggestions on how to begin a reorganizing project and to persevere to the end.

Issues covered:
Personal Productivity
Workplace Matters
Mental Health

Length: 9:19

Michelle Johnson-Motoyama, PhD, Associate Professor at Ohio State University's College of Social Work

A first-of-its-kind national study at Ohio State University found that a special program designed to help some families at risk of child maltreatment has been surprisingly successful. Prof. Johnson-Motoyama was the lead author and she found the program resulted in a 17% reduction in foster care use. She said "differential response" was developed as an alternative pathway for CPS workers to help families who came to their attention but were at lower risk of child maltreatment.

Issues covered:
Foster Care
Child Abuse and Neglect

Length: 7:56

John Dattilo, PhD, Professor of Recreation, Park, and Tourism Management at Penn State University

Prof. Dattilo authored a study that demonstrated that engaging in meaningful, challenging activities during free time can reduce people's loneliness and increase their positive feelings. He said the activity may vary from person to person, but it includes artistic endeavors like playing the piano or painting, physical activities like skiing or chopping wood, and mental tasks like writing or storytelling. He said the activities are effective in reducing loneliness even when done alone.

Issues covered:
Mental Health
Senior Citizens

Length: 5:05

Show # 2022-21

Date aired: 5/22/22 **Time Aired:** 5:00 am

Leonie Segal, PhD, expert in child abuse and neglect, Foundation Chair of Health Economics and Social Policy at the School of Health Sciences at the University of South Australia

Prof. Segal led a study that found that reading aloud can triple a child's resilience at school, particularly for children who have suffered maltreatment or neglect. She noted that there is an acute need to support these children and their families, especially before the children start school, and that reading is a key factor for success. She also discussed her research into the inter-generational effects of child abuse.

Issues covered:
Child Abuse
Literacy & Education
Parenting

Length: 9:53

Abel E. Moreyra, MD, Professor of Medicine in the Division of Cardiovascular Disease and Hypertension at the Rutgers University-Robert Wood Johnson Medical School

Living in a noisy environment can be annoying, but it might also harm a person's health. Dr. Moreyra's research has found that people experiencing high levels of noise from cars, trains or planes were more likely to suffer a heart attack than people living in quieter areas. He said policy interventions like better enforcement of noise ordinances, infrastructure to block road noise, rules for air traffic, and low-noise tires for vehicles might help.

Issues covered:

Length: 7:20

**Personal Health
Government Policies**

Nancy Altman, co-director of Social Security Works and co-chair of the Strengthen Social Security coalition, co-author of "*Social Security Works for Everyone: Protecting and Expanding America's Most Popular Social Program*"

Although the Social Security trust fund is projected to run short of funds beginning in 2034, Ms. Altman is confident in the program's future. She said Congress will have no choice but to take significant action to save the program. She also explained why she believes Social Security should be expanded even more, with an increase in monthly benefits, national paid family leave, sick leave, and long-term care protections.

Issues covered:

Length: 5:07

**Social Security
Senior Citizens**

Show # 2022-22

Date aired: 5/29/22 Time Aired: 5:00 am

Susan Robinson, Senior Public Affairs Director of Waste Management

Ms. Robinson outlined the biggest myths surrounding recycling. She talked about the most common items that consumers place in recycling bins that don't belong there, and what items should be recycled that often are not. She also discussed whether communities lose money on recycling programs.

Issues covered:

Length: 9:29

**Recycling
Environment
Government Programs**

Cheryl Richardson, motivational speaker and life coach, author of "*Waking Up in Winter: In Search of What Really Matters at Midlife*"

Ms. Richardson discussed thought-provoking questions about what matters at mid-life. She shared her personal story of being dissatisfied with a successful career once she reached her fifties. She talked about the value of journaling and how it helped her reexamine everything – her marriage, her work, her friendships, and her priorities.

Issues covered:

Length: 7:37

**Aging
Mental Health**

Maria Fitzpatrick, PhD, Associate Professor in the Department of Policy and Management at Cornell University, Research Associate at the National Bureau of Economic Research

About a third of all Americans retire and start claiming Social Security when they turn 62. Dr. Fitzpatrick co-authored a study that found that men who retire at 62 experience a 20 percent higher likelihood of early death, compared to those who delay retirement. She talked about the possible factors behind this phenomenon and what retirees can do to stay physically and mentally healthy.

Issues covered:

Length: 4:58

Retirement Planning

Senior Citizens

Personal Health

Show # 2022-23

Date aired: 6/5/22 **Time Aired:** 5:00 am

Les Winston, expert in philanthropic financial planning, founder of SocialSecurity.org

Mr. Winston explained the important distinctions between giving, charity and philanthropy. He said philanthropy is not just for the ultra-rich. He believes that non-profit and non-governmental organizations should not be dependent on government funding, but should receive the bulk of their resources from middle-class Americans through charitable and philanthropic planning.

Issues covered:

Length: 8:11

Philanthropy

Volunteerism

Martha Khlopin, Medicare expert, nationally syndicated radio host, founder of Get2insurance.com

Medicare, the federally-funded health insurance program for people age 65 or older, is a complex program and it can be overwhelming for those approaching retirement age. Ms. Khlopin outlined the basics of what Americans need to know about the program, what it covers, when to enroll and how to enroll. She said the average person needs at least some guidance, but finding a knowledgeable and non-biased advisor is difficult.

Issues covered:

Length: 9:10

Medicare

Senior Citizens

Tessa West, Social Psychology Professor at New York University, author of "*Jerks at Work: Toxic Coworkers and What to Do About Them*"

From open floor plans and Zoom calls to Slack channels, the workplace has changed a lot over the years. But one thing that never changes is the existence of difficult co-workers at virtually every job. Prof. West offered practical suggestions to deal with jerks at work.

Issues covered:

Length: 5:13

Workplace Matters

Productivity

Show # 2022-24

Date aired: 6/12/22 Time Aired: 5:00 am

Greg Brannon, Director of Automotive Engineering and Industry Relations at AAA National

Mr. Brannon discussed a recent AAA survey that asked consumers about their attitudes towards self-driving cars. Drivers overwhelmingly said they want automakers to improve the performance of existing driver support features rather than develop self-driving cars. He also discussed the latest round of AAA testing that revealed that inconsistent performance remains a problem with active driving assistance systems used in the newest cars, resulting in crashes. The failures occurred regardless of vehicle make and model.

Issues covered:

Length: 8:11

Traffic Safety
Consumer Matters

Seth M. Noar, PhD, Professor in the University of North Carolina Hussman School of Journalism and Media, where he directs the Communicating for Health Impact Lab

Prof. Noar led a study that examined the most effective anti-vaping messages for teens. He found that anti-vaping advertisements geared to teens have the greatest impact when they emphasize the adverse consequences and harms of vaping e-cigarettes, use negative imagery, and avoid memes, hashtags and other "teen-centric" communication styles,

Issues covered:

Length: 9:10

Personal Health
Youth at Risk

Morgan Levine, PhD, Assistant Professor of Pathology and Director of the Laboratory for Aging in Living Systems at Yale University School of Medicine, author of "*True Age: Cutting-Edge Research to Help Turn Back the Clock*"

Experts have debated for many years why some people die young, while others live much longer lives. Prof. Levine said *biological age*, rather than chronological age, is the primary risk factor behind diseases like cancer, heart disease, diabetes, strokes, even Alzheimer's. She said genetics only play about a 10% role in health outcomes, and that choices in lifestyle, behaviors and environment play a much greater role in how quickly people age.

Issues covered:

Length: 5:13

Aging
Personal Health

Show # 2022-25

Date aired: 6/19/22 Time Aired: 5:00 am

Valter Longo, PhD, Director of the Longevity Institute at USC in Los Angeles, author of "*The Longevity Diet: Discover the New Science Behind Stem Cell Activation and Regeneration to Slow Aging, Fight Disease, and Optimize Weight*"

Dr. Vongong discussed his 25 years of research on aging, nutrition, disease and longevity. He believes, in addition to exercise and a healthy overall diet, that periodic fasting may be the key to a longer and healthier life. He outlined fasting-mimicking techniques that result in the same benefits as an absolute fast.

Issues covered:

Personal Health

Aging

Nutrition

Length: 9:19

Kathleen Martin Ginis, PhD, Professor in the School of Health and Exercise Sciences at the University of British Columbia

Dr. Ginis led a study that found that just a half-hour of exercise can have a profound effect on a woman's body image, making her feel both stronger and thinner. She noted that women, in general, have a tendency to feel negative about their bodies and, she explained how that poor body image can have negative implications for a woman's psychological and physical health.

Issues covered:

Women's Issues

Mental Health

Physical Fitness

Length: 7:48

Corinne Peek-Asa, PhD, Professor of Occupational and Environmental Health in the College of Public Health at the University of Iowa

The number of suicides among farmers and farm workers in the United States has remained stubbornly high since the end of the 1980s farm crisis, much higher than workers in many other industries, according to Dr. Peek-Asa's research. She outlined the cultural and occupational factors that may contribute to this issue. She believes the solution may lie in existing resources in farming and rural communities, empowering them to more actively respond to citizens who are struggling.

Issues covered:

Suicide

Agriculture

Mental Health

Length: 5:02

Show # 2022-26

Date aired: 6/26/22 **Time Aired:** 5:00 am

Geoffrey Tofler, Professor of Preventative Cardiology, University of Sydney (Australia), Senior Staff Specialist in Cardiology, Royal North Shore Hospital

Prof. Tofler led a study that found that about one in five amateur athletes over age 35 had one or more possible cardiac symptom during a soccer game in the prior year, but only a quarter of them sought medical attention. He talked about the potential symptoms and risks, and explained why immediate treatment is vital.

Issues covered:

Personal Health

Length: 7:35

Sarah Foster, analyst at Bankrate.com

A recent Bankrate.com survey found that 46% of women say that money issues negatively affect their mental health, compared to 38% of men. Ms. Foster outlined the reasons for this trend. She advised women to track their saving progress over time and to find ways to earn more money via side gigs from existing hobbies.

Issues covered:

Length: 9:45

**Women's Issues
Personal Finance
Mental Health**

Bill Guerin, CEO of RoomRocket, 20-year travel industry executive

The cost of airfare and hotels have hit record highs this summer. Mr. Guerin offered advice on the most effective strategies to save money on hotel reservations and other travel, to help consumers to get the most bang out of their summer vacation buck.

Issues covered:

Length: 5:08

**Consumer Matters
Travel**