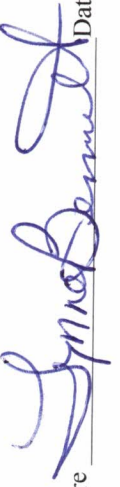


QUARTERLY ISSUES/PROGRAMS LIST

The following is a listing of some of the significant issues responded to by Radio Station **WCBY** - (AM/FM) along with the most significant programming treatment of those issues for the period 4/1/20 to 6/30/20. 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.
Local Emergency Management	Community Perspective	4/17/20 & 4/18/20	8:45a.m. & 12:40p.m	8 mins. each	Cheboygan County Sheriff Dale Clarmont explains advantages for Cheboygan County to leave the tri-county emergency management agreement with Charlevoix and Emmet Counties and handle its own emergency management office, especially during the pandemic.
Receiving Stimulus Money	News Interview	4/25/20	12:15p.m	5 mins.	Some low-income Michiganders are at risk of not receiving their share of coronavirus Aid, Relief and Economic Security (CARES) Act. Comments from Kerry Lenaghan-Baughman, executive director for Northwest Michigan Community Action Agency.
Coronavirus Hotline for Seniors	News Interview	4/27/20	12:14p.m	5 mins.	Michigan senior citizens who are struggling to get food on the table during the pandemic can get in-person assistance by picking up the phone. The state has a coronavirus hotline for older adults in need of assistance. Interview guest was Lisa Dedden Cooper, manager of advocacy for AARP of Michigan.
Line 5 Pipeline Permit	News Interview	5/16/20	12:13p.m	5 mins.	The state is asking Enbridge to redo its permit to rebuild Line 5, an oil and gas pipeline at the bottom of the Straits of Mackinac. Interview guest was David Holtz, communications coordinator for the group "Oil and Water Don't Mix".
Rental and Mortgage Assistance Programs	News Interview	5/23/20	12:14p.m	5 mins.	Affordable housing groups are pressing the state to come up with a program to help people unable to pay their rent or mortgage. Interview guests were Jeremy DeRoo, executive director of LINC UP, and Kirsten Elliott vice president of development for Community Housing Network.
Michigan Tobacco Bill	News Interview	6/6/20	12:15p.m	5 mins.	The Michigan Senate approved a package of bills aimed at establishing regulations for the sale of e-cigarettes, but anti-tobacco organizations are opposed, claiming some of the measures are weak. Interview guest was Andrew Schepers with American Cancer Society Action Network.



Signature

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Weekly Public Affairs Program

Call Letters: WCBY

QUARTERLY ISSUES REPORT, APRIL-JUNE, 2020

Show # 2020-14

Date aired: 4/5/2020 **Time Aired:** 5:00 am

Gregory A. Poland, MD, Mary Lowell Leary Professor of Medicine at the Mayo Clinic in Rochester, MN, Director of the Mayo Clinic's Vaccine Research Group, Editor-in-Chief of the medical journal Vaccine

Dr. Poland discussed the status of the coronavirus pandemic and what must happen before lockdowns and physical distancing can be eased. He offered recommendations on what to disinfect in homes, whether surgical masks are useful for the general public, what to do about summer vacation plans, and other steps to take to avoid the virus.

Issues covered:

Length: 8:59

- Coronavirus**
- Personal Health**
- Government Regulations**

Dan Stockdale, Licensed Healthcare Executive in seven states, Certified Nursing Home Administrator, Certified Assisted Living Administrator

Nursing homes and retirement communities have been an intense focal point for the coronavirus pandemic. Mr. Stockdale outlined the steps that nursing homes across the country have taken to protect their residents and staff. He explained what families and others can do to help during this time of social isolation.

Issues covered:

Length: 8:13

- Coronavirus**
- Senior Citizens**

Chris Robinson, Board Member of the National Funeral Directors Association, Managing Owner of Robinson Funeral Home in Easley, SC

The coronavirus lockdowns have had a dramatic effect on the way today's funerals and memorial services can be conducted. Mr. Robinson said live streaming of funeral services, small graveside services, and online guest books have become the temporary replacements for traditional rituals. He also discussed the shortage of personal protection equipment for workers in the funeral industry.

Issues covered:

Length: 5:09

- End of Life**
- Coronavirus**

Show # 2020-15

Date aired: 4/12/2020 **Time Aired:** 5:00 am

Ken Johnson, PhD, Senior Demographer at the Carsey School of Public Policy and Professor of Sociology at the University of New Hampshire

As the coronavirus pandemic spreads across the country, those living in rural areas, are increasingly threatened. Prof. Johnson said that people in rural areas are often more reliant on their neighbors than those who live in urban areas, via through such things as volunteer fire departments and shared educational resources. He said hospitals and doctors are almost always further away in rural areas. He also discussed the potential impact to agriculture and other areas of the rural economy.

Issues covered:

Length: 8:59

**Coronavirus
Rural Concerns
Agriculture**

Ellie Hollander, President and Chief Executive Officer of Meals on Wheels America

Ms. Hollander talked about the effect the coronavirus pandemic on Meals on Wheels and the elderly citizens they serve. She said for many elderly clients, Meals on Wheels volunteers are the only people a senior may see in a given day, so families often depend on them to monitor their loved one's day to day welfare. She explained how someone can volunteer or make a cash donation to help.

Issues covered:

Length: 8:13

**Coronavirus
Senior Citizens
Volunteerism**

Teri Secrest, certified health & wellness coach, natural health educator, CEO of Joy of Living

As many Americans are stuck at home, Ms. Secrest said it is important to make wise health choices. She offered suggestions to avoid eating or drinking out of boredom, and to incorporate exercise into a daily routine. She also offered ideas to deal with stress and anxiety.

Issues covered:

Length: 5:09

**Coronavirus
Personal Health
Mental Health**

Show # 2020-16

Date aired: 4/19/2020 **Time Aired:** 5:00 am

David Spiegel, MD, Willson Professor and Associate Chair of Psychiatry & Behavioral Sciences at Stanford University, Director of the Stanford Center on Stress and Health.

A recent poll found that half of Americans are now suffering mental health issues as a result of the economic shutdown and coronavirus pandemic. Dr. Spiegel outlined the multiple challenges faced by every American during the crisis. He said he expects the mental health effects to be a long-term issue, including increased rates of suicide. He offered tips for coping.

Issues covered:

Length: 10:14

**Mental Health
Suicide
Coronavirus**

Maureen Mahoney, Policy Analyst, Consumer Reports

From fake cures for coronavirus to phishing emails and phony websites, scammers are taking advantage of consumers' fear as the virus spreads. Ms. Mahoney talked about the way authorities have handled a recent wave of robocalls. She explained how consumers can recognize the signs of a spoofed phone number, or a text or social media message sent by a scammer.

Issues covered:

Length: 7:00

Crime
Consumer Matters
Coronavirus

Jean Shafiroff, philanthropist, author of "*Successful Philanthropy: How to Make a Life by What You Give*"

As Americans experience historic levels of unemployment, Ms. Shafiroff said food pantries, charities, and nonprofits are seeing huge drops in donations amidst financial uncertainties, while demand for their services skyrockets. She stressed the urgent need for donations and volunteering from those who are able to do so.

Issues covered:

Length: 4:58

Poverty
Hunger
Volunteerism
Unemployment
Coronavirus

Show # 2020-17

Date aired: 4/26/2020 _____ Time Aired: 5:00 am _____

Amy David, PhD, Clinical Assistant Professor of Supply Chain and Operations Management at Purdue University

As store shelves emptied and consumers became frustrated at being unable to get basic supplies during the coronavirus pandemic, many blamed hoarders. Dr. David explained the real reasons behind the shortages, and how the supply chain for food and most other products is much more complex and brittle than most people realize. She talked about ways to build flexibility and redundancies into a supply chain.

Issues covered:

Length: 10:03

Consumer Matters
Coronavirus

Brian Walsh, Certified Financial Planner at SoFi, a personal finance company

Mr. Walsh outlined prudent financial steps Americans should take to protect themselves during the COVID-19 economic tailspin. He discussed scenarios for those who are unemployed, those who are worried about their jobs and those who have received stimulus checks.

Issues covered:

Length: 7:17

Personal Finance
Government Stimulus
Consumer Matters
Coronavirus

Richard Winchester, JD, Visiting Professor at Seton Hall University School of Law, national authority on small business and federal employment tax policy

Many Americans have received their stimulus payments from the federal government, but millions of others are still waiting. Prof. Winchester offered advice and web site locations for people to check on the payments and to provide information to the government to expedite the process. He also outlined the numerous aspects of economic aid built into the stimulus bill passed by Congress.

Issues covered:

Length: 4:56

**Government Stimulus
Consumer Matters
Unemployment
Coronavirus**

Show # 2020-18

Date aired: 5/3/2020 Time Aired: 5:00 am

Rick Seaney, CEO of FareCompare.com

A recent poll found that nearly half of all Americans are ready to travel the moment the pandemic fears are over. Mr. Seaney discussed the current state of air travel. He said, although the current travel outlook is bleak with few flights in the air, there are numerous bargains for consumers who are willing to buy tickets for use later in the year.

Issues covered:

Length: 8:51

**Consumer Matters
Transportation
Coronavirus**

Amanda Kubista-Owen, social worker with Mayo Clinic Health System

Among the unintended consequences of government-ordered lockdowns, Ms. Kubista-Owen said cases of domestic violence and child abuse are becoming more frequent, more severe and more dangerous. She offered advice to those dealing with abusive relationships and said that resources are still available to help victims, despite the pandemic.

Issues covered:

Length: 8:15

**Domestic Violence
Child Abuse
Coronavirus**

Tim Lash, Chief Strategy Officer for West Health, a nonprofit organization dedicated to lowering the healthcare costs of senior citizens

Mr. Lash's organization commissioned a Gallup poll that found that about 1 in 7 Americans say they would avoid seeking medical care if they experienced key symptoms associated with COVID-19, out of fear of the potential cost. He talked about the possible reasons behind this finding. He also discussed the concerns surrounding the greater impact of coronavirus in minority communities.

Issues covered:

Length: 5:00

**Personal Health
Health Insurance
Minority Concerns
Coronavirus**

Show # 2020-19

Date aired: 5/10/2020 **Time Aired:** 5:00 am

Benjamin Domb, MD, orthopedic surgeon, Founder and Medical Director of the American Hip Institute & Orthopedic Specialists in suburban Chicago

Dr. Domb said a secondary health care crisis is now brewing. He believes it threatens to be much larger than the crisis caused by COVID-19 itself, after the complete stoppage of all non-urgent procedures such as most surgeries, annual mammograms, routine blood tests and cancer screenings.

Issues covered:

Length: 8:48

**Public Health
Government
Coronavirus**

Eric Groves, Co-Founder and CEO of Alignable, a social network for local businesses

Mr. Groves shared the results of his organization's recent polling, which found that 34% of small businesses nationwide won't be able to pay their May rent in full, as a result of the government-mandated lockdowns. He said retailers, travel, restaurants and personal services businesses are suffering the most, as more than 44% of all small businesses have been shuttered. He also discussed government aid that is available to help small businesses.

Issues covered:

Length: 8:25

**Small Business/Economy
Government
Unemployment
Coronavirus**

Gregory A. Poland, MD, Mary Lowell Leary Professor of Medicine at the Mayo Clinic in Rochester, MN, Director of the Mayo Clinic's Vaccine Research Group, Editor-in-Chief of the medical journal Vaccine

Dr. Poland explained the pluses and minuses of herd immunity, what the similarities and differences are between COVID-19 and the flu, and how he thinks workplaces and schools may change in the future as a result of the pandemic, with less business travel and more e-learning. He said he hopes that we become much more of a mask-wearing society.

Issues covered:

Length: 5:13

**Coronavirus
Personal Health**

Show # 2020-20

Date aired: 5/17/2020 **Time Aired:** 5:00 am

Lisa M. Brosseau, PhD, expert on respiratory protection and infectious diseases, Certified Industrial Hygienist, former Director of the Illinois Education and Research Center and the Director of the Center for Healthy Work, both at the University of Illinois Chicago School of Public Health

Prof. Brosseau spent decades studying the efficacy and fit of surgical masks and respirators, and the airborne transmission of infectious disease. She said there is no scientific basis for the general public to use cloth masks to prevent COVID-19. She explained why there is a great difference between the use of masks in medical settings vs going to the grocery store. She is concerned that authorities who are ordering the use of bandanas and the like are not taking the issue seriously, and that masks may cause the public to disregard physical distancing.

Issues covered:
Public Health
Government
Coronavirus

Length: 11:53

Prathit A. Kulkarni, MD, Infectious Diseases Section, Department of Medicine, Baylor College of Medicine

Dr. Kulkarni explained the basics of contact tracing and why experts believe it will be an effective weapon in the fight against COVID-19. He said the exact number of contact tracers hired by the government will depend on the population and severity of the outbreak in each geographic area.

Issues covered:
Public Health
Government
Coronavirus

Length: 5:57

Donald D. Hensrud, MD, MS, Associate Professor of Nutrition and Preventive Medicine at Mayo Clinic and Director of the Mayo Clinic Healthy Living Program

It's being called the "Quarantine 15"-- gaining weight while staying at home during the COVID-19 pandemic. Dr. Hensrud talked about the common causes of weight gain during the coronavirus lockdowns and what people can do to avoid it and to get some exercise.

Issues covered:
Weight Gain
Personal Fitness
Coronavirus

Length: 5:06

Show # 2020-21

Date aired: 5/24/2020 _____ Time Aired: 5:00 am _____

James J. Duane, Professor at Regent Law School in Virginia Beach, VA, author of "*You Have the Right to Remain Innocent*"

Prof. Duane explained the importance of the Fifth Amendment. He believes it is a constitutional right not clearly or widely understood by the average American. He explained why he advises everyone to never answer questions from law enforcement officers without legal representation. He believes when someone is wrongfully convicted of a crime they didn't commit, often it is because of information they voluntarily gave to investigators.

Issues covered:
Constitutional Rights
Legal Matters
Crime

Length: 9:03

Frank Lalli, investigative journalist, author of *"Your Best Health Care Now: Get Doctor Discounts, Save With Better Health Insurance, Find Affordable Prescriptions"*

Mr. Lalli shared his personal story: after he was diagnosed with multiple myeloma, a treatable form of blood cancer, he put his reporter's instincts to work and got the wonder drug he needed at an affordable price—thousands of dollars less than he was told he would have to spend. He explained how to negotiate doctors' fees and how to search for assistance in paying for medications.

Issues covered:

Length: 8:11

**Personal Health
Consumer Matters**

Alan Cook, Licensed Contractor, author of *"A Trip to the Number Yard"*

America's math proficiency is rated 24th out of 29 math-tested countries. Mr. Cook talked about the problem of mathematic illiteracy for both do-it-yourselfers and trade professionals, and the mishaps that sometimes occur as a result. He explained which math skills are crucial to these blue-collar endeavors. He believes the main problem is that that our nation's schools have failed to teach math in an engaging manner.

Issues covered:

Length: 4:41

**Education
Workplace Matters**

Show # 2020-22

Date aired: 5/31/2020 Time Aired: 5:00 am

Paul A. Offit, MD, Director of the Vaccine Education Center and Professor of Pediatrics in the Division of Infectious Diseases at Children's Hospital of Philadelphia, co-inventor of the rotavirus vaccine

Dr. Offit discussed the race for a COVID-19 vaccine. He talked about the various strategies that vaccine researchers are pursuing and what the biggest challenges are. He said the typical vaccine takes 20 years to develop. He believes the chances are low that a vaccine will be available by the end of 2020, even with unprecedented resources poured into the research. He expects that there will eventually be multiple vaccines using different approaches because of the great number of companies and government agencies engaged in research.

Issues covered:

Length: 9:15

**Vaccines
Government
Coronavirus**

Bob Bixby, Executive Director of the Concord Coalition, a nationwide, non-partisan, grassroots organization advocating generationally responsible fiscal policy

Mr. Bixby discussed the rapidly expanding national debt. He said although he is a deficit hawk, he believes that the US government has little choice than to pour trillions of dollars into the economy in response to the current economic tailspin. He believes the increased spending should be temporary and carefully targeted, and that taxes will almost certainly have to rise in future years. He talked about the path to recovery, once the COVID-19 crisis has passed.

Issues covered:

Length: 8:03

**Economy
Government
Coronavirus**

Bobbi S. Pritt, MD, Director of the Clinical Parasitology Laboratory in the Department of Laboratory Medicine and Pathology at Mayo Clinic

Dr. Pritt explained the differences between two primary tests related to COVID-19. She explained who should get either of the tests, how long it takes to receive the results, and what happens next if someone receives a positive test.

Issues covered:

**Public Health
Coronavirus**

Length: 5:09

Show # 2020-23

Date aired: 6/7/2020 **Time Aired:** 5:00 am

Colleen Tressler, Senior Project Manager, Division of Consumer and Business Education, Federal Trade Commission

Health experts say that contact tracing helps to stop the spread of COVID-19. However, Ms. Tressler noted that scammers, pretending to be government contact tracers, are sending text messages that contain links to malware, to hijack an unsuspecting consumer's computer or phone. She explained how to recognize a scam and how to report one to the FTC.

Issues covered:

**Consumer Matters
Crime
Coronavirus**

Length: 8:42

George Zaidan, science communicator, television and web host, author "*Ingredients: The Strange Chemistry of What We Put in Us and on Us*"

Mr. Zaidan discussed the often-unsettled science surrounding food and health, and why the health aspects of processed food are so controversial. He explained how consumers can try to judge the credibility of media reports about nutrition and food. He also discussed the safety of chemicals that we use on our bodies, such as sunscreen.

Issues covered:

**Nutrition
Media
Consumer Matters**

Length: 8:16

Adrienne Lawrence, former ESPN anchor and legal analyst, author of "*Staying in the Game: The Playbook for Beating Workplace Sexual Harassment*"

Ms. Lawrence explained how most companies mishandle sexual harassment cases and why. She also discussed the mental health consequences faced by those who report sexual harassment and how to deal with it. She talked about the impact of the MeToo# movement and what she sees as the future of dealing with sexual harassment as a society.

Issues covered:

**Sexual Harassment
Women's Concerns
Workplace Matters**

Length: 5:03

Show # 2020-24

Date aired: 6/14/2020 **Time Aired:** _____

Mark Votruba, PhD, Associate Professor of Economics in the Weatherhead School of Management at Case Western Reserve University

Prof. Votruba was the co-author of a study that examined how layoffs and unemployment may affect crime rates. He found that workers who were let go through no fault of their own experienced a 60% jump in property crimes charges and an overall 20% increase in criminal-charge rates in the year after losing their job. He talked about the possible reasons behind this finding, and how it can be remedied.

Issues covered:
Unemployment
Crime

Length: 8:42

Allan J. Hamilton, MD, Harvard-trained brain surgeon, Regents' Professor of Neurosurgery at the University of Arizona Health Sciences Center, author of "*Younger Next Year*": and "*Younger Next Year for Women*"

Dr. Hamilton discussed a wave of encouraging new research suggesting ways to prevent Alzheimer's disease and cognitive decline. He discussed the importance of exercise in generating the growth of new brain cells, and said that it can even result in significant increases in IQ. He explained how women's brains age differently than men, and why preventative steps are even more important for women.

Issues covered:
Alzheimer's disease
Physical Fitness
Aging

Length: 8:16

Shannon M. Robson, PhD, MPH, RD, Assistant Professor in the Department of Behavioral Health and Nutrition, Principal Investigator of the Energy Balance and Nutrition Laboratory at the University of Delaware

89% of Americans believe it's important for families to have as many family meals as possible each week. Dr. Robson led a study that showed that more frequent family meals were associated with better dietary outcomes and improved family relationships. She offered suggestions for families to overcome obstacles to gathering for dinner.

Issues covered:
Nutrition
Parenting

Length: 5:03

Show # 2020-25

Date aired: 6/21/2020 **Time Aired:** 5:00 am

Philip Moeller, author of "*Get What's Yours for Medicare: Maximize Your Coverage, Minimize Your Costs*"

Health costs are the biggest unpredictable expense for older Americans, who are turning 65 at the rate of 10,000 a day. While Medicare guarantees them affordable health insurance, few Americans know what Medicare covers and what it doesn't, what it costs, and when to sign up. Mr. Moeller explained why Medicare has become so confusing, and how people approaching retirement can understand these complex and important choices.

Issues covered:
Medicare
Senior Citizens
Healthcare

Length: 9:13

Caitlin Shetterly, author of "*Modified: GMOs and the Threat to Our Food, Our Land, Our Future*"

GMO products are among the most consumed and the least understood substances in the United States today. Ms. Shetterly shared her personal story of how GMOs affect her family's health. She explained why consumers should learn more about GMOs and why organic foods can be a sensible choice.

Issues covered:
Food Safety
Personal Health
Consumer Matters

Length: 8:01

Costantino Iadecola, M.D., Anne Parrish Titzell Professor of Neurology and Director of the Brain and Mind Research Institute at Weill Cornell Medical College in New York

Dr. Iadecola authored a report for the American Heart Association which found that high blood pressure, especially in middle age, is associated with an increased risk of cognitive impairment later in life. He outlined steps to deal with high blood pressure.

Issues covered:
Alzheimer's Disease
Personal Health

Length: 4:58

Show # 2020-26

Date aired: 6/28/2020 _____ Time Aired: 5:00 am _____

Suze Orman, personal finance expert, author of "*The Ultimate Retirement Guide for 50+: Winning Strategies to Make Your Money Last a Lifetime*," host of the "Women & Money" podcast

Ms. Orman discussed strategies to save for retirement, especially in the aftermath of the economic upheavals caused by the coronavirus lockdowns. She explained why she believes that Americans should plan to work until age 70. She also explained why those saving for retirement should be using Roth IRAs and 401ks to save for retirement, rather than traditional IRAs.

Issues covered:
Retirement Planning
Personal Finance
Consumer Matters

Length: 10:30

David Geary, PhD, Curators Distinguished Professor of Psychological Sciences in the College of Arts and Science at The University Of Missouri

Significantly fewer men than women are attending college or pursuing other forms of post-high school education. Prof. Geary led a study that found the primary cause is boys' poor reading skills in adolescence. He said the reading gap between boys and girls is detectable from the very beginning of schooling, even in preschool.

Issues covered:

**Education
Literacy**

Length: 6:37

John R. Dean, PhD, Professor of Analytical and Environmental Sciences at Northumbria University in the United Kingdom

Prof. Dean led a recent study that found that thousands of tons of microfibers are being released into marine environments every year. He explained why this is a serious concern. He found that the problem could be reduced by as much as 30% if consumers made small changes to their laundry habits.

Issues covered:

**Environment
Consumer Matters**

Length: 5:01