

Weekly Public Affairs Program

Personal Finance

Call Letters:	

QUARTERLY ISSUES REPORT, JULY-SEPTEMBER, 2016

Show # 2016-27 Date aired:	Time Aired:
Mike Gikas, Senior	lectronics Editor at Consumer Reports
Consumer Reports	on the rise. A projected 3.1 million were stolen last year, according to a rvey. Mr. Gikas outlined the sensitive information that many phones contain, by tips to both prevent thefts and to minimize the loss of personal data if a phone
<u>Issues covered:</u> Crime Consumer Matters	<u>Length:</u> 8:56
	O, PhD , environmental epidemiologist, drinking water research scientist, author of ease, Disaster & the Water We Drink"
serious health risk. cancer risks. He dis	at despite better overall health conditions, the nation's water supply remains a e talked about potential disease pathogens, toxic chemicals, decaying pipes and ussed the growing body of research linking the chlorine relied on for water and stillbirths. He also talked about the history of water-borne pathogens like
Issues covered: Community Health Environment	<u>Length:</u> 8:17
Lynsey Romo, Ass	tant Professor of Communication, North Carolina State University
She found that pare	y of school-aged kids and what their parents tell them about family finances. s often make gender-based distinctions in what they choose to talk about, and hey're <i>not</i> being told — sometimes drawing incorrect conclusions that can have in the future.
<u>Issues covered:</u> Parenting	<u>Length:</u> 4:59

te aired:	Time Aired:	
Rethinking Re Mr. Bolles disc why the value said prospecti	s, career development expert, author of "What Color Is Your Parachute? Gumes" and "What Color Is Your Parachute? Guide to Rethinking Interviews ussed the rapidly changing way companies locate and hire employees. He of a resume has declined, and how job hunters can use more effective alterine employees must be as up-to-the-minute in job hunting skills as they are in offer an employer.	s" explained natives. He
Issues covere Employment Career	<u>Length:</u> 8:58	
	arke, PhD, internationally known parent educator, co-author of "How Much g Likeable, Responsible, Respectful Children"	Is Too
realizing it. Sh grow into adul	eves that many of today's parents overindulge their children, often without explained how to recognize overindulgence and why can be so damaging hood. She said assigning ongoing household chores to children is an exceleronsibility and independence, and offered other tips for parents.	as kids
Issues covered Parenting Iss		
Ron Montoya	Consumer Advice Editor at Edmunds.com	
important for place to try	fered suggestions for shoppers who have poor credit to buy a new car. He otential buyers to carefully check and clean up credit reports before applying to get pre-approval before shopping. He also outlined other ways that buyer they are a good credit risk.	g for a car
Issues covered Consumer Ma Personal Fina	tters	
w # 2016-29 e aired:	Time Aired:	
Laura M. Bog	art, PhD, Senior Behavioral Scientist at the RAND Corporation, a nonprofit i	research
· ·	at develops solutions to public policy challenges	
obese student	cted a five-week obesity prevention program for seventh grade students that lose an average of nine pounds over the following two year period. She owere most effective, which included school-wide environmental changes and	utlined the

encouragement to eat healthy school cafeteria foods, along with a student-led education and marketing campaign.

Length: 8:26

<u>Issues covered:</u> Childhood Obesity **Education Parenting**

Susan S. Silbey, PhD, Leon and Anne Goldberg Professor of Humanities, Professor of Sociology and Anthropology, Professor of Behavioral and Policy Sciences, Sloan School of Management at the Massachusetts Institute of Technology

The number of women enrolling in engineering school has increased steadily over the past four decades, but Dr. Silbey said one-third of women graduates soon leave the profession to pursue other careers. She said the reasons behind this problem are primarily related to the culture of engineering itself. She offered suggestions for women who are entering the profession, and explained why an engineering career should be such an attractive option for women.

Issues covered:
Women's Issues
Discrimination
Career

Length: 8:47

Dong Zhao, PhD, Assistant Professor of Construction Management, Michigan State University

Prof. Zhao led a study that found that found that more than 50 percent of potential energy savings from energy efficient homes can be lost if users don't know how to use the buildings properly. Dr. Zhao said this is a concern both for individual homeowners as well as for commercial property owners.

<u>Issues covered:</u> <u>Length:</u> 4:57 Energy Consumer Matters

Show # 2016-30	
Date aired:	Time Aired:

Christopher Wildeman, PhD, Associate Professor of Sociology, faculty fellow at the Center for Research on Inequalities and the Life Course, faculty fellow at the Institution for Social and Policy Studies at Yale University

Dr. Wildeman recently conducted a study at Yale that found that approximately 12% of American children will suffer from neglect or physical, emotional, or sexual abuse before they turn 18 years old. He explained why his research yielded dramatically higher rates of maltreatment than official government figures. He offered suggestions for changes in public policy to deal with the problem.

Issues covered:
Child Abuse & Neglect
Government Policies
Parenting

Cash Nickerson, employment expert, attorney, author of "BOOMERangs: Engaging the Aging Workforce in America"

As nearly 80 million Baby Boomers approach the traditional age of retirement, Mr. Nickerson said many want to continue to work, and the economy needs them. He discussed the challenges that surround an aging working population and offered ideas on how older workers can make a gradual transition into retirement, rather than a sudden exit from the workforce.

Issues covered: Senior Citizens Employment <u>Length:</u> 8:07

Length: 9:10

Jeff Haig, Chair of the UCLA Scholarship Admissions Committee, co-author of the book "Unlock Your Educational Potential"

Mr. Haig talked about the value of summertime activities as a strategic opportunity for students planning for college. He believes that many common summer activities can be used to broaden a student's horizons and get a leg up in the competitive college admittance process.

<u>Issues covered:</u> <u>Length:</u> 5:02 Education Children's Issues

Show # 2016-31		
Date aired:	Time Aired:	

David Casarett, MD, MA, Associate Professor of Medicine, University of Pennsylvania Perelman School of Medicine Director of Hospice and Palliative Care, University of Pennsylvania Health System, author of "Shocked: Adventures in Bringing Back the Recently Dead"

Most people don't survive cardiac arrest or significant trauma. Dr. Casarett discussed the latest developments in resuscitation and just how far science has come in the past few years. He talked about the ethical dilemma posed by reviving a person who may not have a good quality of life in the aftermath. He talked about the impressive survival rate of those who receive competent CPR treatment.

Length: 8:20

Length: 9:00

Length: 5:03

<u>Issues covered:</u>
Personal Health
Emergency Medicine

Greg McBride, Chief Financial Analyst for Bankrate.com

Mr. McBride's organization recently conducted a study that found that a third of all Americans have nothing saved for retirement. He said the one encouraging aspect of the survey is that more people in their 20s are saving for retirement than ever before. He explained why this issue should be such a serious concern and what someone can do if they believe they are starting to save too late in life.

Issues covered:
Retirement Planning
Senior Citizens
Personal Finance

Rick Maurer, author of "Beyond The Wall Of Resistance: Why 70% of All Changes Still Fail – and What You Can Do About It"

Seventy percent of all major changes in organizations fail - and that number hasn't changed since researchers started examining success and failure rates some fifteen years ago. Mr. Maurer talked about the most common reasons for failure and what leaders can do about it.

<u>Issues covered:</u>
Workplace Matters
Employment

Anthony C. Comuzzio PhD o	hooity researcher and eciantist with the Department of Canatics at the
Texas Biomedical Research Ins	besity researcher and scientist with the Department of Genetics at the titute in San Antonio
put on 15 or more additional por	that since the late 1980s and early 1990s, the average American has unds without getting any taller. Dr. Comuzzie explained why this is e also discussed potential causes and solutions to the nation's
Issues covered:	<u>Length:</u> 8:34
Obesity Personal Health	
	tion expert, Managing Director of Uncommon Schools' Teach Like a reading Reconsidered: A Practical Guide to Rigorous Literacy Instruction"
explained how Common Core c believes that most students are	tance of teaching students to read with precision, rigor, and insight. He urriculums are affecting reading programs across the country. He not given challenging enough assignments. He also offered nt to instill a love of reading in their children.
Issues covered:	<u>Length:</u> 8:44
Education Literacy Government Policies Parenting	
	eduction Editor of the London newspaper "The Guardian," author of the Ancient Science of Enlightenment"
suggests that mindfulness pract	est research by leading neuroscientists and clinical psychologists that ice reconfigures the brains. He said meditation can make people t can help treat stress, chronic pain, hypertension and substance
<u>Issues covered:</u> Mental Health Aging	<u>Length:</u> 4:56
# 2016-33	
aired: Time A	ired:
Jennifer B. Johnston, PhD, As	ssistant Professor of Psychology at Western New Mexico University
increase of mass shootings in the curbing mass shooting incidents. She is in favor of an organized of	y that examined the role that media coverage may play in fueling the ne U.S. Her study concluded that one of the most effective ways of may be to drastically change how news organizations cover them. campaign to convince media organizations to focus more on the sweapons and his motivations.

<u>Issues covered:</u> Media Length: 9:45

Mass Shootings

Brian Roe, PhD, McCormick Professor of Agricultural Marketing and Policy at Ohio State University

American consumers throw away about 80 billion pounds of food a year. Dr. Roe led a study that examined Americans' attitudes and misconceptions about food waste. He said many consumers think they have good reasons to throw food away, but those perceived benefits are often not real. He noted that food waste is the largest source of municipal solid waste in the U.S. and the most destructive type of household waste in terms of greenhouse gas emissions.

Length: 7:28

Issues covered:
Environment
Consumer Matters
Food Safety

Jan E. Stets, PhD, Professor of Sociology at the University of California, Riverside

Cheating to get ahead is likely to reduce your level of happiness, according to Dr. Stets' research. In her study, participants were given the opportunity to cheat to get ahead. The 30% who cheated were more likely to report a reduction in happiness, once they considered that others would not see them as moral persons.

<u>Issues covered:</u>
Mental Health
Workplace Issues

Show # 2016-34	
Date aired:	Time Aired:

Lisa Gill, Prescription Drugs Editor at Consumer Reports

Prescriptions for opioids have climbed 300% in the past decade and more than 46 Americans die each day from legal pain pills, such as OxyContin, Percocet and Vicodin. Ms. Gill discussed the reasons behind this trend. She also talked about the little-known dangers posed by over-the-counter painkillers like acetaminophen. She offered advice to patients who are dealing with pain. She also explained how the federal government is trying to deal with the issue.

Length: 10:07

Length: 7:15

Issues covered:
Drug Abuse
Personal Health
Government

Tony Lee, Publisher of CareerCast.com and JobsRated.com

Mr. Lee outlined his organization's list of the most overrated and underrated jobs, based on factors such as pay, hiring outlook, work environment, stress and physical demands. He explained why certain jobs are not as attractive as they may seem, and why other great career choices are often overlooked. He also offered advice for those who are seeking to change careers or move up the ladder in their present industry.

Issues covered:
Employment
Economy

Pam Mueller, graduate student, Department of Psychology, Princeton University

Laptops, tablets and other electronic devices are commonplace in today's classrooms. But Ms. Mueller coauthored a study that found that taking notes by typing, rather than writing, interferes with students' ability to process and remember information. Her research indicated that students who take notes with pen and paper recall more material and perform significantly better in class.

<u>Issues covered:</u> Education	<u>Length:</u> 4:51
Ludcation	
Show # 2016-35	

Date aired: Time Aired:

Bob Rusbuldt, CEO of The Independent Insurance Agents & Brokers of America

A consumer survey commissioned by Mr. Rusbuldt's organization found that that many homeowners lack adequate insurance coverage, do not fully understand their homeowners policies and do not have enough savings to support their households in the event of a disaster. He discussed the most common misconceptions consumers have regarding homeowners insurance and what to do about it.

Length: 8:37

Length: 8:40

Length: 4:45

<u>Issues covered:</u>
Disaster Preparedness
Consumer Matters

Tomas Hult, PhD, Byington Endowed Chair and Professor of Marketing in the Eli Broad College of Business, Director of the International Business Center at Michigan State University

From recycling to reusing hotel towels, consumers who participate in a company's "green" program are more satisfied with its service, according to Dr. Holt's research. He explained the reasons behind these feelings, and the surprising way consumer decisions are affected when companies offer additional participation incentives.

Issues covered:
Recycling
Environment
Consumer Matters

Rachel Arocho, PhD, Research Fellow in Human Development and Family Science at Ohio State University

Dr. Arocho led a study that found that teenagers and young adults who expected to get married within the next five years reported committing fewer delinquent acts in the next year than those who weren't thinking about wedding bells. She discussed the possible reasons behind this finding.

Issues covered:
Crime
Youth at Risk

aired:	Time Aired:
	D, Resident Scholar at the American Enterprise Institute, editor of "When Altruism Isn ase for Compensating Kidney Donors"
shortage of org believes that a to a retirement	each day while waiting for a life-saving kidney transplant. Dr. Satel discussed the an donations and shared her story of receiving a kidney donation in 2006. She program to compensate organ donors, through in-kind rewards, such as a contributio fund, an income tax credit, or tuition vouchers for their children—rather than lump-sur—would eliminate the shortage of available organs.
Issues covere	
Organ Donation Government P Personal Heal	olicies
James Betts, I England	PhD, Senior Lecturer in Nutrition, Metabolism & Statistics at the University of Bath,
Betts led a stud effectively than calories each d	risdom has always maintained that breakfast is the most important meal of the day. D by that examined whether people who eat breakfast are healthier or lose weight more those who skip it. He said his research found that breakfast eaters consumed more ay and were more physically active overall, but there was no difference in weight. He hile breakfast doesn't matter for adults, it still is important for children from a nutrition andpoint.
Issues covere	<u>d:</u> <u>Length:</u> 8:47
Nutrition Personal Heal	th
Monica Betsor	Montgomery, author of "The Keys to College: A Roadmap for Parents to Guide Th
career. She bel	ntgomery read and scored over 20,000 freshman college applications throughout her ieves the process of preparing for college should begin in grade school or even earlies strategies for parents navigate their way through their child's educational care
Issues covere Education Parenting	<u>d:</u> <u>Length:</u> 4:57
# 001C 07	
# 2016-37 aired:	Time Aired:
Michelle Mazu	rek, PhD, Assistant Professor, Computer Science, University of Maryland College Pa
Mazurek was ir	e today struggles with a myriad of passwords for their online activities. Professor wolved in research at Carnegie Mellon University that found that long passphrases a and easier to remember than an incomprehensible string of letters, numbers and ers.

Length: 8:52

Issues covered:
Online Security
Crime
Consumer Matters

Chris Voss, former FBI's lead international kidnapping negotiator, founder and principal of The Black Swan Group, author of "Never Split the Difference: Negotiating As If Your Life Depended On It"

Mr. Voss discussed the skills that helped him and his colleagues succeed where it mattered most: saving lives. He explained how of those same negotiating tactics and principles are critical in everyday life, in areas such as buying a car, negotiating a salary, buying a home, or parenting.

Issues covered:

Length: 8:25

Length: 5:04

Career Parenting

Christine Fahlund, Senior Financial Planner and Vice President of Investment Services at T. Rowe Price Investment Services

Ms. Fahlund discussed the effect that today's economy has on retirement planning. She believes that many Baby Boomers have been naive when it comes to planning for retirement. She also explained why some employers are becoming more proactive in helping their workers save for their senior years.

Issues covered:
Personal Finance
Retirement Planning
Senior Citizens

Show # 2016-38	
Date aired:	Time Aired:

Erica Reischer, PhD, psychologist, parent educator, author of "What Great Parents Do: 75 Simple Strategies for Raising Kids Who Thrive"

Children don't come with an owner's manual, but many parents wish they did. Dr. Reischer offered simple, action-oriented steps anyone can take to improve their parenting skills. She discussed the importance of empathy, how to distinguish between goals and methods, and why it's helpful for parents to view their kids as little explorers and scientists.

<u>Issues covered:</u> <u>Length:</u> 7:51

Andrew Scott, Professor of Economics at the London Business School, Fellow at All Souls College, Oxford University and the Centre for Economic Policy Research, co-author of "The 100-Year Life: Living and Working in an Age of Longevity"

Many Americans have been raised on the traditional notion of a three-stage approach to life: education, followed by work and then retirement. However, Prof. Scott said this well-established pathway is already beginning to collapse: life expectancy is rising, pensions are vanishing, and increasing numbers of people are juggling multiple careers. He offered suggestions for how to better plan for a productive, longer life and retirement in today's rapidly-evolving economy.

Length: 9:23

Issues covered:
Retirement Planning
Senior Citizens

Brian Fligor, Chief Audiology Officer at Lantos Technologies, Inc., former Director of Diagnostic Audiology and Children's Hospital in Boston

An estimated 2 million students in the US play in middle- and high-school marching bands. Dr. Fligor believes that parents should be concerned protecting their kids' hearing when they are exposed to loud sounds for long periods. He talked about the warning signs of hearing damage and explained the ways to prevent it.

Issues covered:
Hearing Loss
Parenting Concerns
Senior Citizens

Length: 4:58

Show # 2016-39	
Date aired:	Time Aired:

Anna S. Mueller, PhD, Sociologist and Assistant Professor in Comparative Human Development, Research Associate at the Population Research Center at the University of Chicago

Teen suicide clusters are a recent discovery, and little is understood about their causes and how to prevent them. Prof. Mueller studied of the phenomenon in a small town. She found that intense pressure to succeed academically and athletically, plus the ease with which private information became public, due to social connectedness, left teens and their parents unwilling to seek help for mental health problems. She said suicide prevention strategies need to be tailored to fit the unique dynamics of individual communities.

Issues covered:
Teen Suicide
Mental Health
Parenting

Shola Richards, author of "Making Work Work: The Positivity Solution for Any Work Environment"

A surprising number of Americans have experienced bullying on the job. Mr. Richards discussed the reasons that some people become bullies, and offered suggestions for how to deal with bullying in an effective and positive way. He said documenting dates, times and details of incivility are crucial, and that approaching the HR department with an issue is the best place to start.

Issues covered:
Bullying
Workplace Matters

Rodger Alan Friedman, chartered retirement planning counselor and financial advisor with more than 30 years' experience, author of "Fire Your Retirement Planner: You! Concise Advice on How to Join the \$100,000 Retirement Club"

More than half of all Americans are not confident or just slightly confident when it comes to making the right retirement investment decisions. Mr. Friedman believes retirement planning is not a do-it-yourself exercise, but that professional help is vital. He explained how to find a competent financial advisor.

Issues covered:
Retirement Planning
Senior Citizens

Length: 5:04

Length: 7:57

Length: 9:21