



**Issues/Program List for
Withers Broadcasting Cape Girardeau/Sikeston Markets**

**KGMO-FM (Cape Girardeau, MO)
WKIB-FM (Anna, IL)
KREZ-FM (Chaffee, MO)/K262AX-FM (Cape Girardeau, MO)
KYRX-FM (Marble Hill, MO)
KJXX-AM (Jackson, MO)/K270CN-FM (Cape Girardeau, MO)
KBXB-FM (Sikeston, MO)/K241CK-FM (Cape Girardeau, MO)
KBHI-FM (Miner, MO)
KRHW-AM (Sikeston, MO)/K255AW-FM (Sikeston, MO)**

The following programs are weekly broadcasts provided as timely and pertinent information or the community needs of southeast Missouri, and the surrounding regions in western Kentucky and southern Illinois.

Sundays at 5:00 am, the stations air SEMO: Weekend Edition.
Sundays at 5:30 am, the stations air InfoTrak

Weekly program information can be found on the proceeding pages.

WITHERS BROADCASTING PUBLIC FILE:

**KGMO-FM; KAPE-AM/FM; WKIB-FM; KREZ-FM; KYRX-FM; KJXX-AM/FM;
KBXB-FM; KRHW-AM/FM; KBHI-FM**

Q#1: Y:2021; SEMO WEEKEND EDITION

-Date:1/3/21 ; Time: 5:00am; Length: 28:29 min

-Guests: Joe Zidlow, Jane Wernsman, Brian Gero

-Description: : Heather K speaks with Joe Zidlow from the American Red Cross. Heather K speaks with Jane Wernsman director of the Cape Girardeau county public health center. Matt Beik speaks with Brian Gero for the Jackson Chamber update.

-Date:1/10/21; Time: 5:00am; Length: 28:29 min

-Guests: Katiy Hill, Jen Birdi, Dr. Debbie Belosh

-Description: Heather K speaks with Katiy Hill the director of the Cape public Library. Matt Beik speaks with Jen Birdi for the Jackson chamber update. Heather K speaks with Dr. Debbie Belosh the Vice President of SEMO

-Date:1/17/21; Time: 5:00am; Length: 28:29 min

-Guests: Sara Kellogg, Brian Gero, Joe Zidlow

-Description: Heather K speaks with Joe Zidlow from the American Red Cross. Heather K speaks with Sarah Kellogg about the walk to end Alzheimer's. Matt Beik speaks with Brian Gero for the Jackson Chamber update.

Date:1/24/21; Time: 5:00am; Length: 28:29 min

-Guests: Danielle Torbet, Brain Gero, Liz Roberson Hanes

-Description: Heather K speaks with Danielle Torbet the public information officer of saint franics health care system. Matt Beik speaks with Brian Gero for the Jackson

chamber update. Heather K speaks with Liz Roberson Hanes the director for old town cape

Date:1/31/21 ; **Time:** 5:00am; **Length:** 28:29 min

-Guests: Amanda Taylor, Brian Gero, Joe Zidlow

-Description: Heather K speaks with Amanda Taylor from Three Rivers Collage. Matt Beik speaks with Brian Gero for the Jackson Chamber update. Heather K speaks with Joe Zidlow from the American Red Cross.

Date:2/17/21 ; **Time:** 5:00am; **Length:** 28:29 min

-Guests: Shane Anderson, Jen Birdi, Danielle Torbet

-Description: Heather K speaks with Shane Anderson the Jackson park director. Matt Beik speaks with Jen Birdi for the Jackson chamber update. Heather K speaks with Danielle Torbet the public information officer of saint franics health care system.

Date:2/14/21 ; **Time:** 5:00am; **Length:** 28:29 min

-Guests: Danielle Torbet, Brian Gero

-Description: : Heather K speaks with Danielle Torbet the public information officer of saint franics health care system. Matt Beik speaks with Brian Gero for the Jackson chamber update.

Date:2/21/21 ; **Time:** 5:00am; **Length:** 28:29 min

-Guests: Dr. Debbie Belosh, Brian Gero, Joe Zidlow

-Description: Heather K speaks with Dr. Debbie Belosh the Vice President of SEMO. Matt Beik speaks with Brian Gero for the Jackson Chamber update. Heather K speaks with Joe Zidlow from the American Red Cross.

Date:2/28/21 ; Time: 5:00am; Length: 28:29 min

-Guests: Brain Gero, Liz Roberson Hanes, Jane Wernsman

-Description: Heather K speaks with Jane Wernsman director of the Cape Girardeau county public health center. Beik speaks with Brian Gero for the Jackson chamber update. Heather K speaks with Liz Roberson Hanes the director for old town cape.

Date:3/7/21 ; Time: 5:00am; Length: 28:29 min

-Guests: Jessica Hill, Brian Gero, Liz Roberson Hanes

-Description: Heather K speaks with Jessica Hill the director for the safe house for woman. Beik speaks with Brian Gero for the Jackson chamber update. Heather K speaks with Liz Roberson Hanes the director for old town cape.

Date:3/14/21; Time: 5:00am; Length: 28:29 min

-Guests: Dr. Debbie Belosh, Brian Gero, Joe Zidlow

-Description: Heather K speaks with Dr. Debbie Belosh the Vice President of SEMO. Matt Beik speaks with Brian Gero for the Jackson Chamber update. Heather K speaks with Joe Zidlow from the American Red Cross.

Date:3/21/21 ; Time: 5:00am; Length: 28:29 min

-Guests: Amanda Taylor, Brian Gero, Sara Kellogg

-Description: Heather K speaks with Amanda Taylor from Three Rivers Collage. Matt Beik speaks with Brian Gero for the Jackson Chamber update. Heather K speaks with Sarah Kellogg about the walk to end Alzheimer's

Date:3/28/21 ; Time: 5:00am; Length: 28:29 min

-Guests: Joe Zidlow, Jane Wernsman, Brian Gero

-Description: Heather K speaks with Joe Zidlow from the American Red Cross. Heather K speaks with Jane Wernsman director of the Cape Girardeau county public health center. Matt Beik speaks with Brian Gero for the Jackson Chamber update.



Call Letters: KGMO-FM, WKIB-FM, KREZ-FM +
K262AX, KYRX-FM, KBXB-FM + K241CK-FM, KBHI-
FM, KHRW-AM + K255AW-FM, KAPE-AM + K239CQ-
FM, KJXX-AM + K270CN-FM
Time Aired: Sundays at 5:30 am

Weekly Public Affairs Program

QUARTERLY ISSUES REPORT, JANUARY-MARCH, 2021

Show # 2021-01

Date aired: January 3, 2021

Kevin Davis, journalist, author of "*The Brain Defense: Murder in Manhattan and the Dawn of Neuroscience in America's Courtrooms*"

In the past 25 years, neuroscience has become a prominent factor in many court cases. Defense attorneys are successfully arguing that a defendant may not be responsible for a crime or should receive a lesser punishment because of brain abnormalities or injuries. Mr. Davis discussed how this is changing how judges and juries define responsibility and assign punishment.

Issues covered:
Criminal Justice
Mental Health

Length: 7:22

Richard Horowitz, MD, Lyme disease expert, founder of the Hudson Valley Healing Arts Center in Hyde Park, NY, author of "*How Can I Get Better?: An Action Plan For Treating Resistant Lyme And Chronic Disease*"

Dr. Horowitz said victims of Lyme disease are often misdiagnosed with other illnesses such as chronic fatigue syndrome, fibromyalgia, multiple sclerosis, or rheumatoid arthritis. He added that the number of Lyme cases is growing at an alarming rate each year, reaching epidemic proportions. He explained how to identify symptoms and work with a qualified specialist for the best possible treatment outcome.

Issues covered:
Lyme disease
Personal Health

Length: 9:55

Robert Hyldahl, PhD, Assistant Professor of Exercise Sciences, Brigham Young University

Dr. Hyldahl co-authored a study that found that running appears to reduce inflammation in the knee joint—not increase it, as commonly believed. He said his research suggests that running may actually protect knees during the aging process, and safeguard against degenerative diseases like osteoarthritis.

Issues covered:
Personal Health
Aging

Length: 5:01

Show # 2021-02

Date aired: January 10, 2021

Peter Vincent Pry, PhD, Executive Director of the Task Force on National and Homeland Security, Director of the United States Nuclear Strategy Forum, both of which are Congressional Advisory Boards, former chief of staff of the Congressional EMP Commission, author of "*EMP Manhattan Project: Organizing for Survival Against an Electromagnetic Pulse Catastrophe*"

Dr. Pry explained the serious threat posed by an electromagnetic pulse (EMP), either naturally-occurring or from a manmade source. He discussed the potential sources of an attack. He said up to 90% of the US population would be dead within a year after such an event. He also outlined the basic steps that could protect the national electrical grid and explained why the US government has failed to act.

Issues covered:

**Electromagnetic Pulse
Disaster Preparedness
Government**

Length: 10:07

Heather Schwartz, Director of the Pre-K to 12 Educational Systems Program at RAND, a nonprofit research organization

About two in 10 U.S. school districts have already adopted or are considering adopting virtual schools after the end of the COVID-19 pandemic, according to a new RAND Corporation study. Ms. Schwartz explained the reasons behind this, particularly as parents question the effectiveness of online learning.

Issues covered:

**Education
Government
Technology**

Length: 7:11

Tyler Oesterle, MD, MPH, Psychiatrist, expert in chemical dependency treatment at Mayo Clinic

While COVID-19 has been the focus of so much attention this year, the opioid crisis has continued unabated and has even worsened, as more than 40 states have reported increases in opioid-related deaths. Dr. Osterle discussed the factors driving the increasing rates of substance abuse, and how to recognize when a loved one is struggling with addiction.

Issues covered:

Substance Abuse

Length: 5:06

Show # 2021-03

Date aired: January 17, 2021

Ric Edelman, personal finance expert, Chairman/CEO of Edelman Financial Services, LLC

Mr. Edelman has devised a plan he calls "baby bonds," targeting retirement security. The plan would act as a supplement to Social Security, but it could eventually replace it. The plan would not be at the expense of taxpayers or government borrowing. He said at birth, children would receive an account with \$7,500 via money from investors in government bonds, similar to Series EE bonds. He said an investment at birth in this type of proposal would grow to become the equivalent of an average person's Social Security benefit.

Issues covered:
Personal Finance
Retirement Planning
Parenting

Length: 8:44

Harrison Fell, PhD, Associate Professor of Energy Economics at North Carolina State University

Prof. Fell shared the results of his recent study that found that the environmental benefits of renewable power generation vary significantly, depending on what type of conventional power generation that the renewable energy is replacing. He explained why environmental benefits often cross regional lines. He said he hopes that his findings will help target future renewable energy investments in places where they can have the greatest impact.

Issues covered:
Renewable Energy
Environment
Government

Length: 8:20

Mical Raz, M.D., Ph.D., M.Sc., Associate Professor of History at the University of Rochester, physician at the University of Rochester 's Strong Memorial Hospital, author of *“Abusive Policies: How the American Child Welfare System Lost its Way”*

Black children are removed from their families at much greater rates than any other ethnic group. Dr. Raz discussed the role of race, poverty and substance abuse in the issue. She said most custody investigations relate to neglect, rather than sexual or severe physical abuse. She believes parents accused of neglect should retain custody of their children while receiving additional government support and assistance.

Issues covered:
Child Abuse/Neglect
Minority Concerns
Poverty

Length: 5:01

Show # 2021-04

Date aired: January 24, 2021

Jason Nagata, MD, MSc, Assistant Professor of Pediatrics at the University of California, San Francisco

Dr. Nagata led a recent study that found a 25% increase in food insufficiency during the COVID-19 lockdowns. Food insufficiency, the most extreme form of food insecurity, occurs when families do not have enough food to eat. He found that black and Latino Americans had over twice the risk of food insufficiency compared to whites. He said hunger, exhaustion, and worrying about not getting enough food to eat may worsen depression and anxiety symptoms, but that free groceries from food banks and similar sources alleviated the mental health burden of food insufficiency.

Issues covered:
Food Insufficiency
Mental Health
Minority Concerns
Charitable Contributions

Length: 7:36

Justin Ezekowitz, MBBCh, MSc, Co-Director, Canadian VIGOUR Centre, Director of Cardiovascular Research and Professor in the Division of Cardiology at the University of Alberta

Prof. Ezekowitz led a study that found that women face a 20% higher risk than men of death or heart failure during the five years following a heart attack. He outlined the potential reasons for this trend and how it may be addressed. He said the increasing availability of new procedures to diagnose and treat heart attacks at smaller hospitals has improved survival rates for all patients.

Issues covered:

**Heart Disease
Women's Concerns**

Length: 9:38

Rachel Cruze, personal finance expert, author of *"Know Yourself, Know Your Money: Discover WHY You Handle Money the Way You Do, and WHAT to Do About It!"*

40% of Americans during the pandemic could not cover a \$400 emergency in cash. Ms. Cruze explained the psychology that influences how we spend and save money, and how to change those ingrained habits.

Issues covered:

Personal Finance

Length: 5:10

Show # 2021-05

Date aired: January 31, 2021

Henry A. Spiller, MS, D.ABAT., Director of the Central Ohio Poison Center at Nationwide Children's Hospital in Columbus, OH

Each day In the United States, Poison Control Centers receive an average of 32 calls about children exposed to prescription opioids. Dr. Spiller explained what child is most at risk, how adults can prevent children and adolescents from gaining access to these drugs, and how to properly dispose of unused prescriptions.

Issues covered:

**Poisoning Prevention
Drug Abuse**

Length: 8:22

Mark K. Claypool, founder and Chief Executive Officer of ChanceLight Behavioral Health, Therapy and Education, a provider of therapy and special education programs, author of *"How Autism is Reshaping Special Education: The Unbundling of IDEA"*

Autism diagnoses have skyrocketed in recent years. Mr. Claypool discussed some of the underlying reasons for the increase. He also explained why it is important for children with autism to receive special intervention at an early age. He said support systems for parents have improved dramatically in recent years.

Issues covered:

**Autism
Government Policies
Education**

Length: 8:56

Susanna Janssen, language expert, newspaper columnist and the author of “*Wordstruck!: The Fun and Fascination of Language*”

Roughly 20% of American citizens are fluent in a second language. Ms. Janssen talked about the less obvious benefits of learning a second language, including enhanced abilities in focus and concentration, memory, interpersonal skills and problem-solving. She also noted that several recent studies have suggested that bilingualism may be a buffer against the development of Alzheimer’s disease. She said bilinguals earn on average about 20% more than those who speak a single language.

Issues covered:
Bilingualism
Career
Mental Health

Length: 5:00

Show # 2021-06

Date aired: February 7, 2021

Michelle Macy, MD, Pediatric Emergency Care Specialist at Lurie Children’s Hospital of Chicago, Associate Professor of Pediatrics at Northwestern University Feinberg School of Medicine

Dr. Macy surveyed parents in Chicago during the early months of the pandemic and found that 23 percent of families were hesitant to seek emergency care for their child. She said the greatest reluctance was found in families of color. She offered examples of the most common ER visits that were left untreated and why this is such a great concern. She said that even nine months into the pandemic, ERs are still seeing far fewer patients than normal.

Issues covered:
Children’s Health
Parenting
Minority Concerns
COVID-19

Length: 8:39

Carsten Prasse, PhD, Professor of Environmental Health and Engineering at Johns Hopkins University

Most consumers are aware that chemicals are used in the process of water treatment to ensure that it is safe to drink. But they might not know that the use of some of these chemicals, such as chlorine, can also lead to the formation of hundreds of unregulated toxic byproducts. Prof. Prasse developed a method to find toxic chemicals in drinking water that could result in cleaner, safer taps.

Issues covered:
Water Quality
Environment
Personal Health

Length: 8:44

Eline van den Broek-Altenburg, PhD, Assistant Professor and Vice Chair for Population Health Science in the Department of Radiology at the University of Vermont's Larner College of Medicine

Prof. van den Broek-Altenburg believes that government orders to wear face masks may lead to more infections, if not accompanied by proper public education. She said mask mandates often cause people to increase the number of daily contacts they have with other humans, which is a key risk factor driving transmission of the disease.

Issues covered:
COVID-19
Government

Length: 4:54

Show # 2021-07

Date aired: February 14, 2021

Ted Rossman, Industry Analyst at CreditCards.com

51% of U.S. adults with credit card debt, or about 51 million people, added to their credit card debt since March 2020. Mr. Rossman outlined that and other findings from his organization's survey of the economic effects of the pandemic lockdowns. He said millennial credit card debtors (ages 24-39) continue to be hit the hardest.

Issues covered:
Personal Finance
Economy
Government Policies

Length: 9:42

Casey B. Mulligan, PhD, Professor of Economics at the University of Chicago

Prof. Mulligan discussed the rising number what he calls of "deaths of despair," lives lost to suicides, alcohol-related deaths and especially drug overdoses. He explained how the deaths of elderly people diagnosed with COVID-19 differs from the loss of younger Americans to "deaths of despair" in 2020, particularly males between the ages of 15 and 55. He said it will take about a year to get additional data that will better explain possible causes.

Issues covered:
Drug Abuse
Suicides
COVID-19

Length: 7:32

Phil Chilibeck, PhD, Kinesiology Professor at the University of Saskatchewan

Walking has long been the prescription of choice for physicians trying to help their patients bring down their blood pressure. Prof. Chilibeck led a study that found that stretching is superior to brisk walking for reducing blood pressure. He said that stretching muscles also stretches all the blood vessels that feed into the muscle, leading to less resistance to blood flow. He noted that stretching should not replace aerobic activities, but would be a helpful addition to it.

Issues covered:
High Blood Pressure
Personal Health

Length: 4:59

Show # 2021-08

Date aired: February 21, 2021

Jeff Arnold, consumer advocate, President of Rightsure Insurance Group, author of *“How to Beat Your Insurance Company”*

Mr. Arnold offered advice on how to negotiate the best deal possible on insurance, without sacrificing coverage. He explained that many insurance companies are now offering discounts, as drivers rack up fewer miles on the road. He also outlined the factors that consumers should consider when deciding whether they need life insurance or when to buy it.

Issues covered:
Consumer Matters
Insurance

Length: 8:03

Tova Sherman, CEO, TED Speaker, with more than 25 years of experience in diversity and inclusion, author of *“Win, Win, Win!: The 18 Inclusion-isms You Need to Become a Disability Confident Employer”*

Ms. Sherman discussed the biggest mistakes made by managers in leading teams of employees with disabilities. She said while most employers are comfortable with employees who have physical disabilities, there are numerous other forms of disabilities that deserve support and accommodation. She said the software that employers use to screen resumes often utilizes traditional keywords that result in less diversity in the workplace.

Issues covered:
Disabilities
Employment
Diversity

Length: 8:58

Martin Bergee, PhD, Professor of Music Education and Music Therapy at the University of Kansas

Prof. Bergee led study expecting to disprove the notion of a link between students' musical and mathematical achievement. Instead, he found a very strong association between the two at both the individual and the school-district levels. He said it's important that school boards and administrators recognize music is much more interrelated to other academic subjects.

Issues covered:
Education
Arts

Length: 4:51

Show # 2021-09

Date aired: February 28, 2021

Gregory Koufacos, Licensed Clinical Alcohol and Drug Counselor who specializes in working with young men, Nationally Certified Recovery Coach, Founder & CEO of Velocity Mentoring, author of *“The Primal Method: A Book for Emerging Men”*

Social isolation related to the pandemic lockdowns has had a severe impact on teens and young adults, as research has detected more stress, anxiety and depression than other groups. Mr. Koufacos talked about the critical importance of providing support for young people. He also discussed the problems caused by limited schooling, and the surprising value of video gaming, outdoor activities and jobs for young men who are struggling.

Issues covered:

Length: 9:06

**Youth at Risk
Mental Health
Education
Substance Abuse
Suicide**

Akito Y. Kawahara, PhD, Associate Professor at the University of Florida, Curator of the Florida Museum of Natural History's McGuire Center for Lepidoptera and Biodiversity, research associate at the Smithsonian Institution, National Museum of Natural History

Prof. Kawahara shared a straightforward message: We can't live without insects. They're in trouble. And there's something all of us can do to help. He explained why everyone should be concerned by studies that sound the alarm about plummeting insect numbers and diversity. He offered simple steps that anyone can take to contribute to insect conservation.

Issues covered:

Length: 8:08

**Environment
Climate Change**

Ed Hirs, PhD, Lecturer and Energy Fellow at the University of Houston Department of Economics

Prof. Hirs discussed the reasons behind the recent failure of the Texas electrical grid, and whether other areas of the country are at risk of similar outages. He said regulatory incentives should be put in place for private companies to stand ready to fill gaps during periods of peak demand, and to add infrastructure capacity as electricity demand rapidly increases from electric cars and other demands.

Issues covered:

Length: 5:03

**Energy
Government Regulations**

Show # 2021-10

Date aired: March 7, 2021

Jeremy Bailenson, PhD, founding director of Stanford University's Virtual Human Interaction Lab, Thomas More Storke Professor in the Department of Communication

The use of virtual meetings has skyrocketed in the past year, with hundreds of millions of Zoom calls occurring daily. Prof. Bailenson discussed the feeling commonly known as "Zoom fatigue." He explained why current implementations of videoconferencing technologies are exhausting, and he explained how employees and companies can optimize their settings in videoconferences to decrease fatigue.

Issues covered:

Length: 9:32

**Workplace Matters
Technology
Mental Health**

Laura Argys, PhD, Professor of Economics, University of Colorado, Denver

Prof. Argys led a study that found that light pollution can increase the likelihood of a preterm birth by almost 13%. She explained why skyglow, the brightness of the night sky caused by light from sources like streetlamps, outdoor advertising, and buildings, can result in a higher chance of delivering a baby with a reduced birth weight, a shortened gestational length, and an increase in preterm births.

Issues covered:

**Personal Health
Women's Issues**

Length: 7:43

Kim Dulic, spokesperson and Public Affairs Officer, U.S. Consumer Product Safety Commission

Every 30 minutes, a child in the U.S. is injured from a TV or furniture tip-over incident. Ms. Dulic encouraged consumers to consider how to secure televisions in homes where young children live or visit. She said inexpensive and easy-to-install products are available in order to prevent tip-over tragedies.

Issues covered:

**Child Safety
Consumer Matters**

Length: 4:50

Show # 2021-11

Date aired: March 14, 2021

Sheryl Ryan, M.D., FAAP, Professor of Pediatrics at the Yale University School of Medicine, Chair of the American Academy of Pediatrics' National Committee on Substance Abuse

33 states and Washington, D.C. now allow the use of marijuana for medical purposes, recreational use or both. Dr. Ryan was one of the authors of a report titled "Counseling Parents and Teens About Marijuana Use in the Era of Legalization of Marijuana," which outlines why a relaxed attitude about the drug is dangerous and how parents should address the topic. She said marijuana is an addictive drug that can cause abnormal changes as teens' brains develop.

Issues covered:

**Drug Abuse
Parenting
Government Policies**

Length: 9:48

James Noble, MD, MS, Assistant Professor of Neurology at Columbia University Medical Center in New York City

Dr. Noble was the co-author of a recent study that found that female athletes appear to be significantly more likely than men to suffer concussions. He noted that once concussions occur, men and women experience them in very similar ways. He also discussed why most media attention on concussions seems to focus on men, despite the greater risk to women.

Issues covered:

**Concussions
Personal Health
Women**

Length: 7:27

Heather Schafer, CEO for the National Volunteer Fire Council

Ms. Schafer said volunteers make up 80% of all fire services across the United States. She said the call volume in recent years has tripled, but volunteer fire departments are struggling to find younger recruits. She said younger people have less spare time to volunteer than previous generations. She outlined the many benefits of volunteering.

Issues covered:

**Volunteerism
Fire Safety
Disaster Preparedness**

Length: 4:53

Show # 2021-12

Date aired: March 21, 2021

Bonnie Marcus, Forbes Women, Global Gurus-honored executive, author of *"Not Done Yet! How Women Over 50 Regain Their Confidence and Claim Workplace Power"*

Ms. Marcus believes that age discrimination causes many professional women to pull back from performing any activities in the workplace that may draw attention to them. She said many older women believe that if they remain off the radar, they'll save themselves from hurtful and demeaning remarks about their age, along with scrutiny from colleagues and managers questioning if perhaps they've lost their relevance. She outlined ways that women can identify how they are holding themselves back.

Issues covered:

**Age Discrimination
Women's Issues
Career**

Length: 9:12

Kui Xie, Professor of Educational Studies at Ohio State University

Parents often fear that if their high school student isn't motivated to do well in classes, there's nothing that will change that. Prod. Xie led a study that found that students' academic motivation often does change - and usually for the better. He said that increasing students' sense of "belongingness" in school was one key way of increasing academic motivation.

Issues covered:

**Education
Parenting**

Length: 9:05

Mark Eichorn, Assistant Director in the Federal Trade Commission's Division of Privacy and Identity Protection

Across the country, states are reporting massive amounts of unemployment fraud. He said the problem was the result of a perfect storm of millions of unemployed people in need after lockdowns shuttered many businesses, the huge amount of federal money thrown into the system, and state agencies overwhelmed by legitimate and fraudulent claims. He explained what a consumer can do if they receive an unemployment claim in the mail that they do not recognize.

Issues covered:

**Unemployment
Crime
Identity Theft**

Length: 4:56

Show # 2021-13

Date aired: March 28, 2021

Ed Slott, nationally recognized IRA and retirement planning expert, founder of IRAHelp.com, author of *"The New Retirement Savings Time Bomb: How to Take Financial Control, Avoid Unnecessary Taxes, and Combat the Latest Threats to Your Retirement Savings"*

Mr. Slott said that the typical retirement saver should mentally reduce their retirement savings by half, because taxes will take such a large bite from conventional IRAs and 401ks. He recommended utilizing Roth IRAs and 401ks whenever possible. He outlined the most common mistakes made when saving for retirement, and why he recommends having a life insurance policy as part of retirement planning strategies.

Issues covered:

**Retirement Planning
Taxes**

Length: 8:36

Achea Redd, author of *"Authentic You: A Girl's Guide to Growing Up Fearless and True"*

Rates of suicide, bullying, eating disorders and other mental health challenges are rising dramatically among teenagers. Ms. Redd outlined the character traits that are critical to thrive as an adolescent, and what parents can do to help. She shared her personal story of how her physical health impacted her mental health, and how she is taking proactive steps to prevent her own daughter from developing eating disorders.

Issues covered:

**Youth Mental Health
Bullying
Eating Disorders
Parenting**

Length: 8:36

Elvis Genbo Xu, PhD, Assistant Professor in the Department of Biology at the University of Southern Denmark

Recent studies estimate that we use an astounding 129 billion face masks globally every month, roughly 3 million each minute. Prof. Xu said little effort has been made so far to address the massive environmental impact of these disposable masks, most of which are not biodegradable. He explained why plastic microfibers contained in the masks are so bad for oceans and the overall environment, and outlined steps necessary to address the problem.

Issues covered:

**Environment
Recycling**

Length: 5:04