

### Issues/Programs List

Date Filed: 1/10/2018

Quarter Date: 4th Qtr 2018

Title of Program: SEMO Edition


Time of Airing: See Below

Duration Program: 7 Minutes

Stations & Airtimes: KGMO- 05:20a, KREZ- 05:20a, WKIB- 05:20a, KYRX- 05:20a, KJXX- 05:40a, KAPE- 05:30a, KBHI- 05:30a, KRHW- 05:30a, KBXB- 05:30a

### Program Information

| Date     | Guest/Topic   | Issue                            |
|----------|---|----------------------------------|
| 10/7/18  | Sam Herndon- Jackson Fire Dept- 911<br>Jaelyn Munson- Dairy Council balanced diet   | Terrorism<br>Health              |
| 10/14/18 | Phillip Lady- SEMO/ Pam Deneke- Dis. Employment/ pink out game/ disability services | Breast Cancer<br>Disability      |
| 10/21/18 | Matt Fork- Ameren/ Clark Parrott- Mo St. Program/ Clean energy/ distracted driving  | Energy<br>Roadway safety         |
| 10/28/18 | A.J Hendershot/ Vijsy Anand- chemic waste/ cyber safety                             | Health<br>Security               |
| 11/4/18  | Todd Miller/ Eva Hills<br>Winter Travel/ Adoption Awareness MO                      | Travel Safety<br>Adoption        |
| 11/18/18 | Matt DeGonia/ Andrea Bolitevich- salvation army food donations/ Turkey Talkline     | Hunger<br>Food safety            |
| 11/25/18 | Emily Vines/ Brian Gerau- Old Town events/ chamber banquet benefits                 | Economy                          |
| 12/02/18 | Lynn Lancaster/ Matt DeGonia- Historic Sikeston/ coat gieaway                       | Economy<br>Homelessness          |
| 12/09/18 | Jaelyn Munson/ John Hotz<br>Balanced diet, impaired driving                         | Health<br>Drunk driving          |
| 12/16/18 | Clark Parrott/ Kevin Deitsch<br>Holiday travel, Weather alerts                      | Highway safety<br>Weather safety |
| 12/23/18 | Whitney Quick/ Joey Keys<br>Holiday safety, food donations                          | Holiday Safety<br>Hunger         |
| 12/30/18 | Whitney Quick, Melissa Stickel,<br>Scammers, homesless                              | Online safety<br>Homelessness.   |
|          |   |                                  |

Filed by: 

Date: 1/10/19

## **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#4: Y:2018; WEEKEND EDITION**

**-Date: 10/07/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Sam Herndon-Jackson Fire Department; Jaelyn Munson-St. Louis Dairy Council**

**-Description:** Guest 1 was Sam Herndon, with the Jackson Fire Department, who spoke about a fundraiser for a local 9/11 Memorial, commemorating local lives lost during the terrorist attacks and other first responders whose lives were lost in the line of duty. The second guest was Jaelyn Munson, with the St. Louis Dairy Council, who talked about the importance of a dairy in a balanced diet, and nutrition for school-aged children, especially during the year to ensure proper growth and development.

**-Date: 10/14/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Philip Lady-Southeast MO State Athletics; Pam Deneke-Disability Employment Specialists**

**-Description:** Guest Philip Lady, with Southeast Missouri State University Athletics spoke about the upcoming "Pink-Out" game and various fundraising efforts associated with Southeast Athletics to raise awareness about Breast Cancer and those fighting cancer. Guest Pam Deneke, from Perry County Disability Services spoke about the benefits of hiring those with disabilities and Disability Awareness Month, as well as resources for employers and those seeking employment.

**-Date: 10/21/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Matt Fork-Ameren Missouri; Sergeant Clark Parrott-MO State Highway Patrol**

**-Description:** Guest Matt Fork, Communications Director with Ameren Missouri discussed the new Clean Energy initiative, which involves the development of solar farms and substations, in partnership throughout the area for residential customers and businesses to help relieve stress on the current power grid. Sergeant Clark Parrott with

the Missouri State Highway Patrol discussed the importance of roadway safety, especially school bus safety and the issue of distracted driving in school zones.

**Date: 10/28/18; Time: 5:00am; Length: 28:29 min**

**-Guests: A.J. Hendershot-MO Dept. of Conservation; Dr. Vijay Anand-Southeast Missouri State University**

**-Description:** Guest A.J. Hendershot with the Missouri Dept. of Conservation discussed the growing problem of Chronic Wasting Disease in Missouri, and how their public information program aims to spread awareness of the rapidly spreading problem within wild deer populations, and how hunters can help report and prevent the disease. Guest Dr. Vijay Anand, Computer Science and Cyber Security professor at Southeast Missouri State University discussed the importance of cyber security, useful tips for the public and the growing need for educating professionals in the workforce.

**Date: 11/04/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Todd Miller-MO Dept. of Transportation; Eva Hillis-Voices for Children**

**-Description:** Guest Todd Miller, maintenance supervisor with MODOT, discussed how their department prepares for the upcoming winter travel season, with the Annual Winter Preparedness Drill, testing response times for road crews and dispatch communications, as well as equipment maintenance. Guest Eva Hillis, with Voices for Children/CASA discussed Adoption Awareness Month, and the need for more foster families and adoptive parents, as well as dispelling common myths about adoption and information regarding the adoption process.

**Date: 11/18/18 ; Time: 5:00am; Length: 28:29 min**

**-Guests: Lt. Matt DeGonia-Salvation Army; Andrea Bolitevich-Butterball Turkey TalkLine**

**-Description:** Guest Lt. Matt DeGonia, with the Salvation Army, discussed the need for food donations for their annual Community Thanksgiving as well as the upcoming coat drive, to fulfill the need for their winter coat distribution for those in need in the area. Guest Andrea Bolitevich, from the Butterball Turkey TalkLine discusses safe Thanksgiving food preparation and storage.

**Date: 11/25/18 ; Time: 5:00am; Length: 28:29 min**

**-Guests: Emily Vines-Old Town Cape; Brian Gerou-Jackson Chamber of Commerce**

**-Description:** Guest Emily Vines, from Old Town Cape discussed the upcoming events in Old Town Cape and downtown Cape tourism opportunities during the Holiday season, as well as local business involvement. Guest Brian Gerou discussed the upcoming Jackson Chamber Banquet and the benefits for local chamber members, especially during the holiday season, and Small Business Saturday.

**Date: 12/02/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Lynn Lancaster-Historic Downtown Sikeston; Lt. Matt DeGonia-Salvation Army; Whitney Quick-Better Business Bureau**

**-Description:** Guest Lynn Lancaster discussed new business developments as well as tourism in the Downtown Sikeston area and upcoming community involvement opportunities. Guest Lt. Matt DeGonia with the local Salvation Army discussed multiple community outreach programs including: coat giveaway, Christmas food box distributions to families in need, and the annual Red Kettle Campaign, who benefits and fundraising goals. Guest Whitney Quick, with the Better Business Bureau of St. Louis, Cape Girardeau Regional office, discussed the role of the Better Business Bureau, holiday scams and consumer safety tips during the holiday shopping season.

**Date: 12/09/18 ; Time: 5:00am; Length: 28:29 min**

**-Guests: Jaelyn Munson-St. Louis Dairy Council; Cpt. John Hotz-MO State Highway Patrol**

**-Description:** Guest Jaelyn Munson of the St. Louis Dairy Council discussed the importance of dairy in school lunch programs, and leaner dietary options with dairy during the holidays as part of a balanced diet. Guest Cpt. John Hotz with the Missouri State Highway Patrol discussed their program--V.O.I.D. or Victims of Impaired Driving-- which aims to offers support to those affected by impaired driving accidents, and education programs which inform the public about the dangers and consequences of impaired driving.

**Date: 12/16/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Sgt. Clark Parrott-MO State Highway Patrol; Kevin Deitsch-NWS**

**-Description:** Guest Sgt. Clark Parrott with the Missouri State Highway Patrol discussed the various educational programs and enforcement campaigns to ensure safe holiday travel throughout the Southeast Missouri Area. Guest Kevin Deitsch, Warning Coordination Meteorologist, with the National Weather Service office in St. Louis discussed various winter weather alerts for travel safety, as well as their partnerships with local highway departments and weather watchers to ensure more accurate weather predictions and forecasts.

**Date: 12/23/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Whitney Quick-Better Business Bureau; Joey Keys-SEMO Food Bank**

**-Description:** Guest Whitney Quick with the St. Louis/Cape Girardeau, MO Area Better Business Bureau discussed common holiday scams, and ways to protect your identity and security when shopping online and at stores during the holidays. Guest Joey Keys with the Southeast Missouri Food Bank, discussed food insecurity in the region, as well as the need for end-of- the year donations, and various programs and services offered to families in need throughout the year

**Date: 12/30/18; Time: 5:00am; Length: 28:29 min**

**-Guests: Whitney Quick-Better Business Bureau; Melissa Stickel-Community Caring Council**

**-Description:** Guest Whitney Quick with the St. Louis/Cape Girardeau, MO Area Better Business Bureau discussed charitable giving and ways to safely protect yourself from scammers pretending to represent a non-profit organization. Guest Melissa Stickel, with the Community Caring Council of Southeast Missouri, discussed their role in the area, specific needs of the population, as well as some of the upcoming projects addressing homelessness, childhood development and community involvement.

## Issues/Programs List

Date Filed: 1/10/2019

Quarter Date: 4th Qtr 2018

Title of Program: Info Track

Time of Airing: See Below

Duration Program: 25 Minutes

Stations & Airtimes: KGMO- 5:00a; KREZ- 5:00a; WKIB-5:00a; KYRX 5:20a;

KJXX- 5:00a; KAPE- 7:00a; KRHW- 5:30a; KBXB- 5:30a; KBHI- 5:30a

### Program Information

| <b>Date</b> | <b>Guest/Topic</b>  | <b>Issue</b>                         |
|-------------|---|--------------------------------------|
| 10/7/18     | Ryan Hampton- Addiction<br>Kevin Leman- Kids hurt                     | Drug abuse<br>Parenting              |
| 10/14/18    | Lisa Maragakis- infection prevention<br>Jean Twenge- Igen             | Public Health<br>Teenage Careers     |
| 10/21/18    | Kew Dychtwald- Aging population<br>Jeff Asher- Violence               | Student debt<br>Crime                |
| 10/28/18    | Deborah Thorne- Filing bankruptcy<br>Elizabeth Saewye- Victims        | Bankruptcy<br>Social Violence        |
| 11/4/18     | Sarah Fallaw- Building Wealth<br>Jason West- Air Pollution            | Personal finance<br>Pollution        |
| 11/11/18    | Bonnie Halpern- E- Cigarettes<br>Lan Nguyen- Reduce Materialism       | Health<br>Parenting                  |
| 11/10/18    | Ryan Kalember- Scams<br>Diane Redleaf- Families at risk               | Crime<br>Foster Care                 |
| 11/25/18    | Brandi Britton- Social Media<br>Jennifer Bradley- Safeguard Children  | Career<br>Human Trafficking          |
| 12/2/18     | Patrick O'Rourke- Scholarships<br>Jennifer Molinsky- Report a housing | Education<br>Housing                 |
| 12/9/18     | Keith Whyte- Problem gambling<br>Quint Studer- Changing amendment     | Gambling addict<br>Volunteerism      |
| 12/16/18    | James Cooper- Weight gain<br>R. Fields- Mental Health                 | Obesity<br>Mental Health             |
| 12/23/18    | Danny Iny- 4 year degrees<br>Gina LaRoche- Chances of success         | Education<br>Consumer matters        |
| 12/30/18    | Rashmi Shetgini- Influenne teens<br>Harold Pollack- Managing many     | Minority<br>Charitable Contributions |

Filed by: \_\_\_\_\_

*Jack Plant*

Date: \_\_\_\_\_

1/10/19



**Weekly Public Affairs Program**

Call Letters: \_\_\_\_\_

**QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2018**

Show # 2018-40

Date aired: 10/11 Time Aired: \_\_\_\_\_

**Ryan Hampton**, recovering addict, author of *"American Fix: Inside the Opioid Addiction Crisis - and How to End It"*

Nearly every American knows someone who has been affected by the opioid crisis. Mr. Hampton shared his story of addiction and recovery. He said 9 out of 10 Americans who need addiction treatment are not able to access it. He believes the nation's approach to treatment needs to be reformed from the bottom to the top. He said billions of dollars of federal spending aimed at this problem are not making it to local communities.

**Issues covered:**

**Length: 9:08**

**Drug Addiction  
Government Policies**

**Kevin Leman, PhD**, psychologist, author of *"When Your Kid Is Hurting: Helping Your Child through the Tough Days"*

The impulse for parents to protect their children is strong, but Dr. Leman said that very protection can end up handicapping them for life. He said that rather than seeking to save them from unhappiness or struggle, parents must teach their kids how to cope with and rise above their problems. He discussed the importance of listening and offered techniques to get kids to talk about their problems.

**Issues covered:**

**Length: 8:12**

**Parenting  
Youth at Risk**

Show # 2018-41

Date aired: 10/14 Time Aired: \_\_\_\_\_

**Lisa Lockerd Maragakis, MD, MPH**, Senior Director of Infection Prevention at the Johns Hopkins Health System in Baltimore

Last year's flu season was one of the deadliest in the last 40 years, with an estimated 80,000 deaths in the U.S. Dr. Maragakis explained why it is important to get a flu shot in October. She discussed the different types of flu vaccine available and dispelled some of the most common myths about it.

**Issues covered:**

**Length: 8:49**

**Public Health**

**Jean M. Twenge, PhD**, Professor of Psychology at San Diego State University, author of the book "iGen"

Fewer than 20 percent of U.S. teens report reading a book, magazine or newspaper daily for pleasure, while more than 80 percent say they use social media every day, according to Dr. Twenge's latest research. She noted that the decline in reading print media was especially steep. She explained why this is such cause for concern and what parents can do to counteract it.

**Issues covered:**

Literacy  
Parenting  
Teenage Concerns

**Length: 8:32**

Show # 2018-42

**Date aired:** 10/21 **Time Aired:** \_\_\_\_\_

**Ken Dychtwald, Ph.D.**, gerontologist, psychologist, CEO of Age Wave, a company that conducts research on issues relating to aging populations

Dr. Dychtwald discussed his recent survey that uncovered the staggering amount of financial support that parents are providing to their adult children. He found that 79% of parents are providing money to their children between age 18 and 34, and the average was \$7,000 a year. He said that figure is twice the amount that parents are putting into their own retirement accounts. He explained the possible reasons behind this trend.

**Issues covered:**

Parenting  
Retirement Planning  
Student Debt

**Length: 9:47**

**Jeff Asher**, crime analyst based in New Orleans

Mr. Asher discussed his research into the connection between weather and gun violence. He found that twice as many people are shot in northern cities on hot days compared to cold ones. He also talked about the potential long term effects of climate change on crime rates.

**Issues covered:**

Gun Violence  
Crime  
Climate Change

**Length: 7:26**

Show # 2018-43

**Date aired:** 10/18 **Time Aired:** \_\_\_\_\_

**Deborah Thorne, PhD**, Associate Professor of Sociology at the University of Idaho, Principle Investigator on the nationally-recognized Consumer Bankruptcy Project

Dr. Thorne's research paper entitled "Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society" found that the rate at which Americans age 65 and older are filing for bankruptcy has more than tripled since 1991. She outlined a number of factors that may contribute to this problem, including rising healthcare expenses and a lack of financial knowledge or discipline to properly save for retirement, since pensions have been replaced by 401k plans.

**Issues covered:**

Bankruptcy  
Senior Citizens  
Retirement Planning

**Length: 9:27**



**Elizabeth Saewyc, PhD, RN, FSAHM, FCAHS, FAAN**, Professor of Nursing at the University of British Columbia

Dr. Saewyc conducted a recent survey that found that boys—not girls—are more likely to report being victims of dating violence committed by partners who hit, slap or push them. While there has been an overall decline in dating violence, she believes that it may still be socially acceptable for girls to hit or slap boys in dating relationships. She suggested that teenagers who date need more support and education programs to address this problem.

**Issues covered:**  
Social Violence  
Teenager Concerns

**Length: 7:43**

Show # 2018-44

Date aired:           10/14           Time Aired: \_\_\_\_\_

**Sarah Stanley Fallaw, PhD**, industrial psychologist, researcher, and president of DataPoints, author of *"The Next Millionaire Next Door: Enduring Strategies for Building Wealth"*

Dr. Stanley wrote a follow up to her father's classic book *"The Millionaire Next Door."* She talked about several myths relating to millionaires and how they accumulate wealth. She discussed the importance of living below your means, and how to identify and develop behaviors that are conducive to building wealth.

**Issues covered:**  
Personal Finance  
Consumer Matters  
Retirement Planning

**Length: 9:44**

**Jason West, PhD**, Professor of Environmental Sciences and Engineering at the University of North Carolina at Chapel Hill Gillings School of Global Public Health

Air pollution in the U.S. has decreased since about 1990. Dr. West led a study that found that this improvement resulted in a 47% decrease in deaths related to air pollution exposure. He noted that, despite clear improvements, air pollution remains an important public health issue in the U.S., with an estimated 71,000 deaths in 2010. He discussed the effectiveness of tree planting programs and other steps ordinary people can take to help.

**Issues covered:**  
Air Pollution  
Government Regulations  
Energy

**Length: 7:26**

Show # 2018-45

Date aired:           10/14           Time Aired: \_\_\_\_\_

**Bonnie Halpern-Felsher, PhD**, Professor of Pediatrics, Stanford University School of Medicine

Dr. Halpern-Felsher led a study that found that teens and young adults who use Juul brand e-cigarettes are failing to recognize the product's addictive potential, despite using it more often than their peers who smoke conventional cigarettes. She said the nicotine levels in a single Juul pod are the equivalent of smoking 1 ½ to 2 packs of cigarettes. She also discussed the high vulnerabilities of teens to brain changes caused by e-cigarettes, as compared to people in their twenties.

**Issues covered:**  
Substance Addition  
Teenager Concerns  
Health

**Length: 9:00**

**Lan Nguyen Chaplin, PhD**, Associate Professor of Marketing, University of Illinois at Chicago

Materialism may be more common than ever. Dr. Chaplin led a study that tested ways to reduce materialism among young consumers. She found that a teenagers who completed a two-week gratitude journal were significantly more grateful, more generous and less materialistic.

**Issues covered:**  
Parenting  
Consumer Matters

**Length: 8:05**

Show # 2018-46

**Date aired:**                      **Time Aired:**                     

**Ryan Kalember**, Senior Vice President of Cybersecurity Strategy for online security company Proofpoint

Scammers have devised a new scheme to steal thousands of dollars from homebuyers who are about to close on a house. Mr. Kalember said buyers are often tricked into wiring their down payment on the day of closing to a fraudulent offshore account, by criminals who have hacked their real estate agent's or title company's email account. He explained how consumers can protect themselves.

**Issues covered:**  
Crime  
Online Security  
Personal Finance

**Length: 7:43**

**Diane Redleaf**, family defense attorney, author of "*They Took the Kids Last Night: How the Child Protection System Puts Families at Risk*"

The number of children in the U.S. foster care system is at record levels, thanks in part to the opioid crisis. With nearly 450,000 children in the system, Ms. Redleaf discussed what happens when caseworkers make mistakes, taking children from parents who are neither abusive nor neglectful. She noted that minority families are disproportionately affected by this trend. She also said that once children are taken, parents and their attorneys sometimes can't learn where the children are being housed.

**Issues covered:**  
Foster Care  
Minority Concerns  
Parenting

**Length: 9:24**

Show # 2018-47

**Date aired:**                      **Time Aired:**                     

**Brandi Britton**, District President of Office Team, a staffing service providing temporary administrative and office support staff

Ms. Britton discussed the most common social media mistakes that take job seekers out of the running for a position. She noted that negative or inappropriate comments and questionable photos are the

most common social media issues. She said a job hunter should always assume that a company has combed through their social media profile before even scheduling an interview.

**Issues covered:**

**Length: 7:28**

**Employment  
Career  
Social Media**

**Jennifer Bradley**, co-author of "Make it Zero: The Movement to Safeguard Every Child"

Ms. Bradley discussed the issue of human trafficking in the U.S. She said five main factors contribute to the problem, including poverty, abuse and isolation. She explained the shocking role that the foster child system plays in the issue, and she offered suggestions for individuals to make a difference in preventing and stopping human trafficking.

**Issues covered:**

**Length: 9:43**

**Human Trafficking  
Child Abuse  
Poverty**

Show # 2018-48

**Date aired:** 12/2 **Time Aired:** \_\_\_\_\_

**Patrick O'Rourke**, Certified Public Accountant in Washington, D.C., founder of ScholarshipStats.com

There are roughly 8 million high-school student athletes in the U.S. However, only a small percentage go on to play a sport in college, and even fewer receive athletic scholarships.

Mr. O'Rourke explained which sports have the most scholarship money available. He talked about parents' misconceptions about college scholarships and offered advice.

**Issues covered:**

**Length: 8:58**

**Youth Sports  
Education  
Parenting**

**Jennifer Molinsky, PhD**, housing expert, Senior Research Associate at the Joint Center for Housing Studies of Harvard University

Dr. Molinsky shared the findings of her annual report on the nation's housing. She said that many older Americans are burdened by housing costs, and that affordable, accessible and supportive senior housing is in short supply. She also warned that many households in their 50s and early 60s may not be financially prepared for retirement.

**Issues covered:**

**Length: 8:17**

**Housing  
Senior Citizens  
Retirement Planning**

Show # 2018-49

Date aired: 12/9 Time Aired: \_\_\_\_\_

**Keith Whyte**, Executive Director of the National Council on Problem Gambling

Millions of Americans are hooked on gambling, and at least 40 states are addicted to gambling revenue. Mr. Whyte said states have not taken the measures needed to address gambling addiction, as they have greatly expanded gambling in the past ten years. He talked about the most common characteristics of those addicted to gambling and how to recognize if someone has a problem.

**Issues covered:**

**Gambling Addiction  
Government Spending**

**Length: 8:38**

**Quint Studer**, community development expert, author of "*Building A Vibrant Community: How Citizen-Powered Change Is Reshaping America*"

Mr. Studer said vibrant communities don't just happen—they are built. He discussed ways that cities and towns can attract investments, encourage small business startups and build lively downtowns. He talked about the importance of creating community events such as street festivals, rallies, fundraisers and concerts to foster a sense of neighborhood. He also outlined ways that citizens can volunteer to improve their local community.

**Issues covered:**

**Community Development  
Volunteerism**

**Length: 8:39**

Show # 2018-50

Date aired: 12/16 Time Aired: \_\_\_\_\_

**Jamie Cooper**, Associate Professor in the University of Georgia Department of Foods and Nutrition

Prof. Cooper led a study that found that vacations often lead to small amounts of long-term gradual weight gain and contribute to 'creeping obesity'. She talked about the primary causes of weight gain during vacations and explained why it's important to lose the added weight as soon as possible upon returning from a trip.

**Issues covered:**

**Personal Health  
Obesity**

**Length: 9:31**

**R. Douglas Fields, PhD**, Chief of the Section on Nervous System Development and Plasticity at the National Institute of Child Health and Human Development, a part of the National Institutes of Health, Adjunct Professor in the Neuroscience and Cognitive Science Program at the University of Maryland, College Park, author of "*Why We Snap: Understanding the Rage Circuit in Your Brain*"

Today's headlines are filled with examples of otherwise rational people with no history of violence or mental illness who suddenly snap in a domestic dispute, an altercation with police, or road rage attack. Dr. Fields explained the reasons behind these seemingly random episodes. He said every human has been hardwired with the potential to snap. He also said the same pathway in the brain that can result in a violent outburst can also enable us to act heroically and altruistically before our conscious brain knows what we are doing.

**Issues covered:**

**Mental Health  
Domestic Violence**

**Length: 7:46**

Show # 2018-51

Date aired: 12/20 Time Aired: \_\_\_\_\_

**Danny Iny**, entrepreneur, author of *"Leveraged Learning: How the Disruption of Education Helps Lifelong Learners and Experts with Something to Teach"*

Mr. Iny believes that pursuing a four-year degree leaves too many students drowning in debt and unprepared for the work world. He outlined the decisions that students and parents should consider before committing to the time and cost commitments of a college degree. He discussed what careers require a college education, along possible alternative paths for other careers.

**Issues covered:**

**Length: 9:19**

Education  
Career

**Gina LaRoche**, organizational consultant, executive coach, co-founder of Seven Stones Leadership Group, co-author of *"The 7 Laws of Enough: Cultivating a Life of Sustainable Abundance"*

Ms. LaRoche said counting your blessings year-round can be good for your mental health and well-being, ultimately boosting a person's chances of success. She talked about ways to avoid a "scarcity mentality," where more is always better and having more will lead to happiness. She talked about the influence of social media on this mentality.

**Issues covered:**

**Length: 7:57**

Mental Health  
Consumer Matters  
Career

Show # 2018-52

Date aired: 12/30 Time Aired: \_\_\_\_\_

**Rashmi Shetgiri, MD**, Assistant Professor of Pediatrics, Los Angeles Biomedical Research Institute at Harbor-UCLA Medical Center

Dr. Shetgiri led a study of what factors influence teens to get involved with weapons. She said emotional distress and substance abuse both increase the odds for white, black and Hispanic youth to carry or use a gun or knife. She also discussed the importance of parents and positive role models in the prevention of youth violence.

**Issues covered:**

**Length: 7:47**

Youth Violence  
Youth at Risk  
Minority Concerns

**Harold Pollack, PhD**, Helen Ross Professor of Social Service Administration at the University of Chicago, where he researches health and urban policy concerns, nonresident fellow at the Century Foundation, co-author of *"The Index Card: Why Personal Finance Doesn't Have to Be Complicated"*

Dr. Pollack believes that everything Americans need to know about managing their money could fit on a single index card. He explained why his nine simple rules outperform more complicated financial strategies. He also discussed the most responsible way to select a financial advisor and why he felt one of his most important rules should be to support the nation's social safety net.

**Issues covered:**

**Length: 9:33**

Personal Finance  
Charitable Contributions