

July 1 – September 30

3rd QUARTER 2014

PROGRAMMING REPORT

QUARTERLY ISSUES

WZRC 1480am

The following issues were covered in Issues Related Programming on WZRC 1480am during the 3rd Quarter 2014:

HEALTH CARE

COMMUNITY SERVICES – HEALTH AND SAFETY

COMMUNITY SERVICES – HOUSING, RIGHTS AND RENT CONTROL

COMMUNITY SERVICES – FAMILY AND FOSTER CARE, CHILD ABUSE

RACE RELATIONS, PREJUDICE AND CIVIL RIGHTS

YOUTH – CRIME AND REHABILITATION

WOMEN'S ISSUES AND GENDER BIAS

CHINESE-AMERICAN CULTURE AND HERITAGE (VARIOUS ISSUES)

LITERATURE AND THE ARTS

HUMAN RIGHTS – POLITICAL EXILES

MONEY AND INVESTING

HEALTH AND FITNESS

See attached Issues Programming Report for details.

MISCELLANEOUS ISSUES (see attached list)

ISSUE/S COVERED: Various (see attached list for details)

PROGRAM: "HOT LINE"

LENGTH: 30 MINS.

DATE/TIME AIRD: 7/1-9/30/14, Monday-Fridays, 5:00-5:30pm

HOST: Sonny Chan, Multicultural Broadcasting/Sunny 1480

GUESTS and PROGRAM DESCRIPTION: Various guests with news of community services and programs available to members of New York City's Asian Communities. (See attached list for daily guests and topics covered)

ISSUE/S COVERED: Multiple (see attached list for details)

PROGRAM: "LISTENER'S SERVICE LINE"

LENGTH: 1 hour

DATE/TIME AIRD: 7/1-9/30/14, Monday-Fridays, 1:30-2:00pm

HOST: Various, Multicultural Broadcasting/Sunny 1480

GUESTS and PROGRAM DESCRIPTION: Listeners are invited to call in (or fax) their questions regarding any issues they deem important to them individually and/or to the Asian community as a whole. Issues discussed include: immigration – INS regulations, legal documentation, where to find free immigration services and information; healthcare – specific health issues facing Asian-Americans in NYC, clinics and not-for-profit organizations providing health care especially for Asians, and child and family health programs; economic – programs and services available to business owners and employees, particularly in light of the devastating events of September 11th and its direct affect on the economy of NYC's Chinatown area and the many people it employs; and, education. (See attached list for daily topics discussed)

ISSUE COVERED: Various (see attached list for details)

PROGRAM: HOT LINE

LENGTH: 1 hour (30 minutes x 2)

DATE/TIME AIRD: 07/01/14 to 09/30/14 Monday to Friday,
4:00 to 5:00pm

HOST: May Mo WZRC AM1480

GUESTS and PROGRAM DESCRIPTION: Guest specialized on the topic discussed were invited to the program to explain / discuss the issue with the host. Audiences are invited to write in or fax or phone in their questions regarding any issues individually and / or to the Asian community. Issues discussed include healthcare-specific health issues facing Asian-Americans in NYC, clinics and non-profit organizations providing health care especially for Asians; child and woman abuse issues; economic-programs and services available to business owners and employees; education; tax; retire benefits; social security issues; human rights, insurance. (See attached list for daily topics discussed)

WZRC ISSUES PROGRAM REPORT DETAIL

DATE: 07/01/14 to 09/30/14

TIME: 4pm - 5:00pm

NAME OF PROGRAM: HOT LINE

LENGTH OF PROGRAM: 30 minutes x 2

HOST: May Mo

GUEST: Various experts from Chinese Community

TOPIC OR ISSUES DISCUSSED:

1) HEALTH

General health care information from hospital personnel
Kidney specialist on kidney medical topics
Urine system specialist on urine medical topics
American Chinese Cancer Association discussing various topics on cancer, i.e. prevent, cure, check up, various functions etc.
Health care and products for kids
Dentists on dental health
Eye doctors on eye disease
Physical therapies and best way to recover
Pain relieve
How health products lead to healthy living
Chinese Herb products

2) INSURANCE

Introduced various insurance products
What is the best way to get good and save car insurance?
Answered all kinds of car and accident insurance questions
Housing & employment insurance
Specialist talking on medical insurance: Medicare

3) HUMAN RIGHTS/POLITICAL EXILES

Human rights topics be CCM and Asian Americans For Equality
Lawyers talking on various legal topics
Immigration lawyers talking on immigration issues

4) EDUCATION

Special education for children
Importance of outdoor activities for students, swimming, basketball, table tennis, dancing, Kung-fu, etc.

Swimming activities for young students together with matured students
Levels of swimming lessons for all ages
ESL and other English studies
Studies for students after school
Chinese and mathematic education
Training for message lessons

5) TAX ECONOMIC AND INVESTMENT

Tax reporting of US and non US residence
The right way to file tax return

Answered all kinds of tax reporting questions by various guests
House financing and re-financing

Financial companies talking on various financial products
Real Estate specialist

Topics about Wall Street stock exchange

6) OTHERS

How crystal affects human health and luck

How to prevent insects and termites at home

Funeral Services

ISSUE COVERED: Various (see attached list for details)

PROGRAM: TALK OF THE TOWN

LENGTH: 1 HOUR

DATE/TIME Aired: 7/1/14 to 9/05/14 Mon to Friday 11 to 12:00PM
9/8/14 to 9/30/13 Mon to Friday 9 to 10:00 AM

HOST: Sherman Ngan, WZRC AM1480

GUEST and PROGRAM DESCRIPTION: Audiences are invited to call in to discuss with the host and guests regarding certain issues mainly related to the community in the New York City. Issues discussed include all kinds of topics happening or relating to New York City decided by the host which helped the community to understand what is happening in NYC and have chance to speak out their opinion.

- 07/01 What do you think about the hacker group Power Bear hacked into power supply company. They try to disconnect the power supply of US or Europe Union
一個被稱為「精力熊」的黑客團體，正針對美國和歐洲的能源公司植入惡意軟件，這種軟件能夠中斷電力供應，你對此有何意見？
- 07/02 Hanibal Cop got release due to lack of evidence, what do you think?
圖謀食人的紐約警察瓦爾，成功翻案，因為證據不足，獲紐約聯邦法官撤銷定罪，當庭釋放。你對此案有何意見？
- 07/03 Weather was bad last night, does it affecting your house?
紐約市昨晚受到惡劣天氣侵襲，狂風暴雨，雷電交加，多條街道嚴重水浸，交通大受影響，你居所附近有否受到影響？
- 07/04 How to celebrate Independence Day this year?
今日是美國獨立國慶日，你有何節目慶祝？
- 07/07 GMF has been out for many years, what do you think? Is it safe in your opinion?
美國的超級市場出售基因改造食物已經有 20 年，但政府一直未有就食物所含的基因改造成分，訂立全國性標籤準則，你對此是否擔心食品的安全？
- 07/08 Mother leave a baby in NYC subway, what do you think?
紐約地鐵昨日發生狼母棄嬰案，1 名 20 歲年輕母親乘坐地鐵，當列車抵達曼哈頓 Columbus Circle 車站後，她將載著 6 至 7 個月大女兒的嬰兒車，遺棄在月台上，你有何感想？
- 07/09 Woman in Utah kill 6 of her kids in 10 years, what do you think?
鹽湖城警方說，猶他州 1 名 39 歲的母親韓士曼被控 10 年來殺害 6 名親生嬰兒。你對此案有何意見？
- 07/10 According to NY Times, Chinese hacker has been doing bad things in US, do you think our net is safe?
《紐約時報》引述華府官員指，中國黑客今年三月曾入侵美國人事管理局的電腦網絡，管理局發現後已封鎖網絡，你在網絡安全有何意見？
- 07/11 Mayor Bill signed the new law for ID card, do you support it?
紐約市長白思豪昨日簽署一項新法例，推行簽發身份證計劃，你是否同意此法例？
- 07/14 Host from Fox Network disrespect Asian Chinese, do you support to let him resigned?
霍士新聞主持貝克蘭，日前在節目中發表辱華言論，惹來多個華人團體抨擊，要求霍士解僱這名主持，並向美國華人道歉，你對此有何意見？
- 07/15 Illegal Gambling has been affecting Las Vegas, what is your opinion?
拉斯維加斯當局瓦解了一個臨時運作的非法賭波集團，拘捕 8 名來自馬來西亞、中國和香港的疑犯。你對此有何意見？
- 07/16 Worker in Disney was arrested for Child molestation, your opinion?
佛羅里達州警方拘捕 13 名變童癖疑犯，當中包括 4 名在迪士尼世界主題公園魔術王國工作的員工，你有何感受？

07/17 SAT may change it's format , try to make it more practical and easy, do you agree?
美國大學入學試 SAT,將於兩年後實施大改革,考試時間將會縮短,試題將會更加切合現實生活,考生毋須再牢記艱深的英文字, 你對此有何意見?

07/18 Do you support legalization of Weed?
一名在懷俄明州西北學院就讀的 19 歲大學生, 到丹佛渡假時嘗試大麻, 結果從一家旅館陽台跳樓喪生, 你對大麻合法化有何意見?

07/21 Do you think cigarette company should pay for lung cancer patient for their damage health?
佛羅里達州一個陪審團裁定, 全美第二大的雷諾煙草公司 (R.J. Reynolds) 要向一名死於肺癌煙民的寡婦, 賠償 236 億美元, 你對此有何意見?

07/22 Malaysia Airline was shoot by terrorist, how do you feel?
馬航 MH17 客機在烏克蘭東部懷疑被擊落, 導致 298 人喪生的慘劇。你對此有何感受?

07/23 Flags on Brooklyn Bridge was changed to white flag, what do you think?
紐約著名地標布碌崙大橋原本懸掛在大橋兩座塔樓上的國旗, 被人偷換成象徵投降的白旗, 你對此有何感受? ?

07/24 Do you think is humane for a prisoner to suffer two hours for his terminal punishment?
亞利桑那州 55 歲死囚伍德, 昨日下午在亞利桑那州立監獄內被注射毒針行刑, 花了接近兩小時, 你是否覺得不人道?

07/25 Is our Asian student still suffer from bullying even in college?
南加州大學一名 24 歲的中國籍研究生週襲死亡, 洛杉磯警方說, 凌晨他從學校回家途中, 被三名身分不明的男子用鈍器襲擊. 男子其後返回家中, 到早上死亡. 你對此有何意見?

07/28 Do you afraid of Ebola that will come to the states later this year?
一名在西非治療伊波拉的美國醫生, 即使身穿保護衣也感染了病毒, 他已回國, 你有否擔心伊波拉可能進一步蔓延?

07/29 Do you think Obama should grant working permit to illegal immigrant?
奧巴馬總統無懼要求彈劾他的聲音愈來愈大, 仍計劃在 11 月中期選舉前, 向數百萬名非法在美的移民給予工作許可, 你是否同意?

7/30 Will you continue to use those polyfoam material to hold food?
美國全國研究委員會前日表示, 在發泡膠杯中使用的化學物質「苯乙烯」, 「有理由地視之為會引致人類患癌」。你對此有何意見?

07/31 Do you think Obama Care is illegal?
由共和黨控制的國會眾議院昨日以 225 票對 201 票通過一項議案, 展開程序向奧巴馬總統採取法律行動, 控告他涉嫌濫用行政權力, 在處理醫療保健政策時, 繞過國會, 單方面行動。你是否同意控告奧巴馬?

08/01 Williams College is the best school according to Forbes, do you agree?

《福布斯》雜誌從學生角度，根據學生借貸率、畢業率、滿意度以及校友事業來評估大學表現。結果，麻省威廉姆斯學院 (Williams College)，擊敗哈佛、耶魯等傳統長春藤名校，成為今年全美最頂尖大學。你對此有何意見？

08/04 NY is more violent and it's because of stop and frisk is not practicing, do you agree?

紐約警方的數據顯示，截至今年 7 月 27 日，共有 366 宗襲警案件，比 2013 年同期的 352 宗多。一位警員把這種情況歸因於減少截停檢查。你是否認同？

08/05 Many Government worker browser on the web during working hours, do you believe?

華盛頓郵報報導，不少聯邦政府雇員上班無事做，在上班時間瀏覽購物和約會網站，甚至是色情網站。你對此有何感受？

08/06 NYC serious traffic accident cause by two tour bus, do you think they are safe?

紐約曼克頓市昨日下午 3 時左右發生嚴重交通意外，兩架專門接載遊客的觀光雙層巴士相撞，有 14 人受傷，你對紐約的交通有何意見？

08/07 Obama spend many budget on transit but nothing changed, what do you think?

奧巴馬政府自 2009 年以來，花了將近 110 億元發展高鐵客運系統，但至今毫無進展。你對此有何意見？

08/08 Hacker hacked into NSA database, many spy identities may be at risk, do you worry?

為美國國土安全部審查員工背景的外判公司表示，遭到黑客攻擊，部份員工的個人資料可能被竊，聯邦調查局 (FBI) 已介入調查。你對此有何意見？

08/11 Missouri had riot like case, do you think is cause by police and people conflict?

密蘇里州聖路易市，一名 18 歲非洲裔青年被警員開槍擊斃，引發騷亂，民眾闖入多間店舖進行破壞及搶掠，又到處放火。你對此有何感受？

08/12 Robin Williams sudden died at home, is it shock?

荷里活喜劇影星羅賓威廉斯，昨日在三藩市住所懷疑自殺身亡，你對他有何懷緬？

08/13 How do you think so many Hollywood icon died, do you miss them?

荷里活五、六十年代影壇黃金歲月代表性人物之一的老牌女星羅蘭貝歌，昨日在紐約寓所內與世長辭，享年 89 歲，你對荷里活影星相繼離世有何感想？

08/14 LAPD shoot African American and cause some riot, do you think is too much?

洛杉磯警方再有警員開槍導致一名 25 歲非洲裔男子艾哲爾·福特喪生的事件發生，你對警民衝突有何意見？

08/18 Wikileaks founder is seeking protection, who you think he can go to?

維基解密創辦人阿桑奇，計劃短時間內離開藏身兩年的厄瓜多爾駐倫敦大使館，你對此有何意見？

08/19 What do you think about Gun's violent in School of US?

洛杉磯警方昨日拘捕了 2 名南帕薩迪納高中的學生，懷疑他們企圖策劃大型校園槍擊案，你對美國時有發生的校園槍擊案有何意見？

08/20 Food Stamps spend more and more but do you think they are using this money wisely?
農業部的糧食券計畫一年經費近 800 億元，但農業部一直拒絕公開這些錢花在哪些零售商店，買了哪些食物。你認為應否公開？

08/21 McDonald in Russia was force to closed, what do you think?
俄羅斯食物安全監察部門昨日突然下令麥當勞集團四間位於莫斯科的分店暫停營業，理由是這幾間分店未達到衛生標準。你認為是否報復美國經濟制裁？

08/22 James Foley was killed by ISIS, do you think we can save him?
美國記者福利 (James Foley) 被擄 21 個月後慘遭砍頭，特種部隊本夏曾在敘利亞進行秘密行動，嘗試營救福利等被「伊斯蘭國」挾持美國人質，但空手而回。你對此有何感受？

08/25 SF earthquake shot many people, do you think a bigger one is coming as well?
三藩市著名釀酒區納帕縣，昨日發生六級地震，是當地 25 年來最強烈地震，受傷人數增至最少 120 人，其中 6 人危殆。你對此有何感受？

08/26 Obama use only drone to attract ISIS, do you think is effective?
奧巴馬總統已經同意讓國防部派無人機到敘利亞偵察，打擊遜尼派武裝組織「伊斯蘭國」，意味美國有可能對敘利亞境內的武裝分子發動空襲。你對此有何感受？

08/27 NYPD union head think BillDe Blasio don't know how to manage NYC, make it worse than before, do you agree?
紐約警察工會主席馬林，昨日在《紐約時報》發表署名全頁聲明，批評上任不足一年的市長白思豪管理不善，令紐約的治安「猶如回到舊日的高罪案率年代」。你是否認同此言論？

08/29 Obama will meet with Xie Zhan Ping, do you think it will improve the US China relationship?
總統奧巴馬將會在 11 月，到中國出席亞太經合峰會，並會與中國國家主席習近平舉行會談。你認為會否改善美中關係？

09/02 More casino in Atlantic City are closing, what do you feel?
被視為新澤西州大西洋城地標，耗資 24 億元興建的狂歡賭場酒店，開業短短兩年便結業，這是大西洋城開賭 36 年來，最矚目和最昂貴的賭場倒閉個案，你如何大西洋城的賭業前景？

09/03 Hollywood Female Stars naked picture stir a lots of noise, what do you think?
聯邦調查局接手調查過百名荷里活女星及名人的裸照，被黑客偷取外洩事件，發言人表明，關注有人以違法方式入侵他人電腦，並公開知名人士的檔案。你對此有何意見？

09/04 Girl was trap in a washer because her mom was sleeping, what do you think?
德州帕薩迪納一名 5 歲女童懷疑因為貪玩，前日趁母親不為意時，鑽入洗衣店的一部洗衣機。她在機內被高速轉動數分鐘始被發現，其後需要送院救治，你對家居安全有何意見？

09/05 California start proposing no plastic bag, do you support that?
加州州長布朗昨日表示，稍後將簽署禁用膠袋的法案，令其成為正式法令，意味加州將成為全國首個全面立法禁用膠袋的州。你對環保有何意見？

09/08 Yosemite wild fire was so serious that many need to evacuated, what is your opinion?

加州優勝美地國家公園邊緣地區，佔地 400 畝的山火，一直難以破滅，昨日由於火勢出乎意料擴大，導致約百名露營人士要疏散。你對此有何意見？

09/09 Six Flag in LA was burned to ashes, how do you feel?

加州洛杉磯著名的六旗魔術山樂園，擁有三十多年曆史的 Colossus 過山車昨天發生火災，大火將部份路軌完全燒燬。讓這個魔術山的標誌變成歷史。你對此有何意見？

09/10 Man from South Carolina kill all his5 kids, do you think he is crazy?

來自南卡羅來納州的男子瓊斯，涉嫌殺害自己的五名子女，並穿州過省將他們棄屍在高速公路附近，最年幼的死者只有一歲，瓊斯目前已經被捕。你對此有何意見？

09/11 Sept 11 anniversary, after all those 13th years, how do you feel?

今天是 911 恐怖襲擊事件 13 週年，全國多地舉行紀念活動，緬懷在 911 事件中的死難者，今時今日 911 對你還存在影響嗎？

09/12 Yahoo legal said Federal once threaten them for releasing information of their user, do you think is alright for them to do that?

聯網巨頭雅虎公司總法律顧問昨天披露說，聯邦政府一度威脅，如果雅虎公司不交出用戶數據，就要面臨每天 2.5 萬美元的罰金。你對網絡私隱有何意見？

09/15 People ask Hillary if she would come for the next presidential race, what is the possibility?

前國務卿希拉里昨天首次高調重返艾奧華州，讓人聯想她會在 2016 年下屆總統大選中再度出山，衝擊總統寶座，你認為她會否再度參選？

09/16 Daniele Watts was caught on the street and misunderstood her as hooker, is it racial preference?

非洲裔血統的女星 Daniele Watts，星期日在臉書爆料說，自己在洛杉磯街上和白人丈夫接吻，卻被路過的兩名警察當成是賣淫妓女，你認為此事是種族歧視嗎？

09/17 Scotland is voting for their future, do you think they could be independence?

英國的蘇格蘭將在明天星期四舉行歷史性獨立全民表決。你是否贊成蘇格蘭獨立？

09/19 California wild fire cause by man, do you think our earth is too dry?

加州警方昨天證實，已經逮捕一名 37 歲男子，涉嫌在北加州點火引起國王山火，這場森林大火災一夜之間迅速蔓延，目前已對數千戶造成威脅。你對此有何意見？

09/22 A man holding a knife and pass through security in White House, do you think the security is not doing their job?

來自德州的一名 42 歲名叫岡薩雷斯沖破重重關卡持刀擅闖白宮，今天在聯邦法庭出庭受審。你對白宮安全措施有何意見？

09/23 Virgin Airline have a special incident make the plane emergency landing, do you think our flying is safer?

維珍美國航空公司一架從波士頓飛往洛杉磯的客機，昨天在飛行途中，一名男子曾試圖打開緊急逃生門，他最後被機組人員制服，客機最後安全迫降，你對航班安全有否擔心？

09/24 Obama salute with a coffee in hand but got criticized he is not polite, what is your opinion?

總統奧巴馬昨天乘坐直升機，海軍陸戰隊一號，抵達紐約後，手拿一杯咖啡，向身邊士兵，非正式致敬，有批評指奧巴馬的行為舉止，太過不禮貌。你對此有何意見？

09/25 3 soft drinks maker promise to lower the calories in their drink, do you think it helps?

三大碳酸飲品巨頭可口可樂、百事可樂和 Dr Pepper Snapple Group 公司已經承諾，將每位消費者從含糖飲品中攝取的熱量減少兩成，你對此有何意見？

09/26 South Carolina police conflict with African American, do you think they are bias?

南卡羅來納州一名公路巡警，攔下一名非洲裔的司機時，誤會他返回車上的舉動，隨即連開四槍。幸好該名司機只是受輕傷。你對此有何意見？

09/29 HK occupy movement getting more and more chaotic, what do you think?

09/30 Ebola is affecting too many people in Africa, is US ready for that? Are we prepared?

ISSUED COVERED: Various (see attached list for details)

PROGRAM: LISTENER'S SERVICE

LENGTH: 30 minutes

DATE / TIME AIRD: 07/01/14 to 09/30/14 Mon to Friday 2:30pm to 3pm

HOST: May Mo WZRC AM1480

GUESTS and PROGRAM DESCRIPTION: Audiences are invited to write in or fax their questions regarding any issues individually and/ or to the Asian Community. Issues discussed include immigration-INS regulations, legal documentations, where to find free immigration service and information (by phone and internet) healthcare-specific health issues facing Asian-Americans in NYC, clinics and non-profit organizations providing health care especially for Asians; child and woman abuse issues; economic-programs and services available to business owners and employees; education; tax; retire benefits; social security issues; human rights, insurance. (See attached list for daily topics discussed)

WZRC ISSUES PROGRAM REPORT DETAIL

DATE: 07/01/14 to 09/30/14

TIME: 2:30pm to 3pm

NAME OF PROGRAM: Listener's Service

LENGTH OF PROGRAM: 1/2 hour

HOST/GUEST: May Mo

TOPIC OR ISSUES DISCUSSED:

1) IMMIGRATION

- a. How to apply for U.S. passport for new born baby in U.S.
- b. Came to U.S. through B-2 visa, can she change status in U.S. by working as a baby sitter with an employer willing to hire her.
- c. Applied for green card through marriage. INS granted permanent green card and chopped on passport, can she leave U.S. for 1 month?
- d. Green card holder with valid China passport and other document is necessary to leave U.S. for China coming back around 6 months.
- e. Green card holder leaving U.S. very often going back to HK visiting his newly wed. Every time not more than 6 months, any problem in the future.
- f. Migrated to U.S. through adopted parents. Became an U.S. citizen and applied sister to come to U.S. Visa rejected by U.S. embassy in China due to INS law change in , any chance to appeal.
- g. Applied for asylum, got married with U.S. citizen and applied to change status. Which way to get green card is better?
- h. Father applied son to immigrate to U.S. How to delay the process when visa is granted.
- i. How to apply for U.S. passport for new born baby of U.S. citizen born outside of U.S.
- j. Got green card and charged as 'youthful offender' in 1998 and sentenced 3 year probation. Any problem leaving the country and applying for citizenship.
- k. Applied by father (green card holder) to immigrate to U.S. Can status be updated after father becoming an U.S. citizen?
- l. Is there a second chance if failed at neutralization interview for the first time?
- m. Is there any time limit for U.S. citizens leaving the country?
- n. U.S. citizen want to apply for his children to the U.S.

- ## 2. HEALTH
- o. What are the details to apply for immigration through marriage?
 - p. Can a U.S. citizen apply immigration for his adopted parent from Asia?
 - q. How to solve the conflict of having a deportation order but already grant with green card.

- a. Do a senior need a Medicare Part-D?
- b. What is the best time to bring a kid to the dentist?
- c. Are teeth cleansing affecting people with heart disease?
- d. e. What is the requirement to apply Medicaid? Is there any income or assets limit? How to get home care assistance for senior citizen?
- f. Does Medicare cover medical expense overseas?
- g. Where to seek medical support for new immigrants?
- h. Can high income residence apply for medical insurance provided by government?
- i. How to choose a right Medicare Part-A to D plan. What is the enrollment window?
- j. What is "Ebola"?

- ## 3. HOUSING
- a. A senior citizen would like to know what kind of housing benefits he could get.
 - b. Landlord told tenant to move within 1 month, cannot find new apartment. What to do?
 - c. Can a sister succeed a rent stabilized contact after living in the same apartment for more than 3 years?
 - d. How and where to apply for affordable housing for New York City.
 - e. How to purchase the second half of property co-owned with relative.
 - f. How to apply senior housing for a senior couple.
 - g. Can we keep pets in Government housing?

- ## 4. INSURANCE
- a. How to apply unemployment insurance.
 - b. Lost a leg in car accident, cannot work anymore, how to apply for insurance and benefits.
 - c. Low income New York family of 4 with teenagers, what kinds of health benefits can they get?
 - d. What is Child Health Plus? Part A and Part B difference?

5. HUMAN RIGHTS/POLITICAL EXILES

- a. Employer did not pay salary up to the minimum wages, where and how to file a complain.
- b. Got an unreasonable moving violation ticket, how to plead not guilty.
- c. Personal information, i.e. SS#, birthday, mother's maiden name stolen by somebody from the internet, how to protect credit being used.
- d. Being arrested 10 years ago due to shop lifting at the age of 20 and dismissed by judge at court. Is there any problem applying for the citizenship?
- e. A green card holder woman abuse by her citizen husband. If she report to 911, will she get into trouble or affecting her N-400 application?

6. EDUCATION

- a. How to find a school for children of new immigrant.
- b. Is there an age limit to enter High School?
- c. A grant and loan difference.

7. ECONOMIC AND INVESTMENT

- a. How to report interest and other income outside U.S, is tax necessary payable to IRA.
- b. How to import clothes from China to U.S. Any quota and tax concerns?
- c. What is the address and tel. no. of Tax office in New Jersey?
- d. A father is buying a house in January, so there is a 30 grand in the bank but his son's financial aid application is here. Should he put the 30 grand down payment for the house) in "assets"? Will they still get financial aid for college?