WVVV Second Quarter, 2023 Mid Ohio Valley Now

Produced by Seven Ranges Radio news director Eric Little. The program airs Sundays at 8:00 A.M. on WVVV, Williamstown, WV.

April 2nd, 2023 - Wendy Shriver - Discovery World on Market

Parkersburg's new children's science museum - Discovery World on Market - opens

TODAY. Wendy Shriver, the Executive Director of Discovery World on Market, joins to discuss
the museum in anticipation of the scheduled opening.

April 9th, 2023 -- Melissa Ogden - Community Resources

Community Resources has a number of programs to help area residents in need, including a new online food pantry and a tool lending library. Melissa Ogden of Community Resources joins to share details about a few of these programs.

April 16th, 2023--Wild, Wonderful & Healthy Pleasants County

Representatives from the Wild, Wonderful & Healthy Pleasants County organization have teamed with students from the Mid-Ohio Valley Technical Institute to create a new community resource guide for the residents of Pleasants County. Cynthia Alkire, Susan Cosper and Misty Leithead join to discuss their roles in the project.

April 23rd, 20233 - Melissa Wise/Sexual Assault Response Team

April is Sexual Assault Awareness Month. Melissa Wise of the Family Crisis

Intervention Center joins to discuss the issue, plus the awareness events planned in Pleasants

County.

April 30th, 2023-- Julie Posey/Give Local MOV

Tuesday May 2nd is the annual Give Local MOV 24-hour giving campaign. The event funds over 60 nonprofits. Julie Posey from the Parkersburg Area Community Foundation joins to discuss the event.

May 7th, 2023 - Ben Auville/Mid-Ohio Valley Regional Airport

The Mid-Ohio Valley Regional Airport is under new leadership. Ben Auville became the airport's most recent manager several months ago. Auville joins to discuss needs of the airport, his plans for the position and an upcoming event in recognition of the 50th birthday of the airport in its current form.

May 14th, 2023 - Jennifer Chase/WV Birth to Three

Developmental delays in small children can cause huge problems for them later in life. In West Virginia, there's a statewide program available to offer resources for children and families dealing with these delays. Jennifer Chase joins to discuss her local office's work in the Birth to Three program.

May 21st, 2023 - Abby Farnsworth/Local Author

Abby Farnsworth is a Parkersburg native with seven published novels to her name. She joins to discuss the latest developments in her career, as well as some local book signing events she's got planned for this summer.

May 28th, 2023 - Amber Peck/Tom Fagan - River City Farmers Market

Marietta's River City Farmers Market operates year-round, offering a variety of handmade and homegrown products. Amber Peck is the market's President and Tom Fagan is the Vice President. They join to discuss how the market works and what they offer as the enter the busy summer months.

June 4th, 2023 - Greg Collins - North Star Child Advocacy Center

The North Star Child Advocacy Center offers services for child abuse victims and non-offending family members. Executive Director Greg Collins joins to discuss the organization's work, the CAC model and their needs moving forward.

June 11th, 2023--Jim Sims/Latrobe Street Mission

(Originally aired January 22nd) Winter can be an extremely dangerous time for the valley's unhoused population. Jim Sims, the Executive Director of Latrobe Street Mission, talks about the demand on their facility during the winter months and shares some of the ways the public can help them take care of this vulnerable population.

June 18th, 2023--Michelle Curtis/Michelle Delaney - The Arc of the Mid-Ohio Valley

Just in time for Back to School season, The Arc of the Mid-Ohio Valley plans an inclusive fashion show to highlight both their thrift shops and their models of all abilities.

Executive Director Michelle Curtis and Thrift Shop Manager Michelle Delaney join to tell us about the Inclusive Fashion Show.

June 25th, 2023--Chidester/Backus - New Training for Direct Support Professionals

(Originally aired February 5th, 2023) The Washington County Career Center and the Washington County Board of Disabilities have partnered with area service agencies to create an adult education program to train direct support professionals to work with people with intellectual and developmental disabilities. Erica Chidester and Barry Backus join to discuss the program.

Recent V96.9 Morning Show Guests

April 4th, 2023 - Stacy DeCicco/United Way Alliance of the Mid-Ohio Valley

Stacy joined for her monthly visit to share the latest from the United Way Alliance of the MOV.

April 6th, 2023- Greg Collins, Sharon Anderson/North Star Child Advocacy Center

Greg and Sharon stopped by to discuss a fundraising and awareness campaign the Child

Advocacy Center is conducting with help from the Williamstown Bank.



Call Letters: WVVV

QUARTERLY ISSUES REPORT, APRIL-JUNE, 2023

Show # 2023-14

Date aired: April 2nd, 2023 Time Aired:6:00 A.M

H Penny Mishkin, Columbia University occupational therapist, author of "How I See It: A Personal and Historical View of Disability"

Ms. Mishkin discussed the difficulties faced by disabled children, and the crucial importance of therapy, services and support to help them. She shared her personal story of severe vision disabilities as a child, and eventual blindness as an adult. She said living with a disability is akin to taking a detour in life, and that with the right outlook, disabled people can still live a purposeful and happy life.

Issues covered: Length: 8:40

Disability Awareness and Support

Rob Docters, Partner and Head of Ethics Practices at Abbey Road, LLP, co-author of "Ethics and Hidden Greed: Your Defense against Unethical Strategies and Violations of Trust"

Consumer scams, frauds, and unethical gouging are on the rise, causing significant financial and emotional harm to unsuspecting individuals and exacerbating economic inequalities. Mr. Docters discussed the factors behind the jump in fraud. He explained why it is often hard to recognize fraud or scams on social media.

Issues covered: Length: 8:43

Crime Consumer Matters Ethics

Beau Kilmer, PhD, McCauley Chair in Drug Policy Innovation, at the RAND Corporation and Co-Director, RAND Drug Policy Research Center

Alcohol is the third-leading cause of preventable death in the US, with alcohol-impaired driving alone claiming 11,654 lives in 2020. Dr. Kilmer shared the results of a RAND study of a unique statewide alcohol-monitoring program in South Dakota. The 24/7 program requires repeat drunk drivers to be tested twice per day for alcohol use. The study found that the participants in the program had a roughly 50% lower chance of death.

Length: 5:09

<u>Issues covered:</u>
Drunk Driving Prevention
Substance Abuse

Show # 2023-15

Date aired: April 9th, 2023 Time Aired: 6:00 A.M

Stephen Kohn, attorney, Executive Director of the National Whistleblower Center, author of "The Whistleblower's Handbook: A Step-By-Step Guide To Doing What's Right And Protecting Yourself"

Every year, criminals and fraudsters rip off the federal government by committing tax fraud—stealing billions of taxpayer dollars in the process. However, it's becoming much more difficult to do so, thanks to a massive increase in whistleblower disclosures. Mr. Kohn discussed recent changes in laws that have made it much easier to report wrongdoing. He also explained what steps to take to weigh the plusses and minuses of blowing the whistle.

Length: 8:53

Length: 8:21

Length: 4:54

Length: 9:29

Issues covered:

Whistleblowing

Crime

Government Regulations

Mary Norris, longtime copy editor at "The New Yorker," author of "Between You & Me: Confessions of a Comma Queen"

Ms. Norris discussed the most common mistakes in spelling, punctuation and word usage, and why it is so important. She explained how new technologies and changes in our nation's education system have made proper grammar less "cool."

Issues covered:

Education

Career

Kevin Fiscella, MD, MPH, Associate Professor of Family Medicine and Community & Preventive Medicine at the University of Rochester School of Medicine & Dentistry

Dr. Fiscella discussed his groundbreaking research that found that the lives of nearly 8,000 black Americans could be saved each year if doctors could figure out a way to bring their average blood pressure down to the average level of whites. He talked about the reasons behind the gap between the races in controlling blood pressure, and the possible ways to reduce that gap.

Issues covered: **Personal Health Minority Concerns**

Show # 2023-16

Date aired: April 16th, 2023 Time Aired: 6:00 A.M

ChatGPT, an artificial-intelligence (AI) chatbot

ChatGPT was launched as an artificial intelligence prototype on November 30, 2022, quickly gaining global attention for its detailed responses and articulate answers across many topics. It explained how it was trained and learns, and what its biggest weakness are. It acknowledged that the concerns about potential biases in its answers are legitimate. It also outlined the top 5 human endeavors in which it anticipates making the biggest impact.

Issues covered: **Artificial Intelligence** Technology **Employment**

Andrew Houtenville, PhD, Professor of Economics at the University of Hampshire, Research Director of the UNH Institute on Disability

Prof. Houtenville discussed recent findings from the National Trends in Disability Employment report, issued by Kessler Foundation and the University of New Hampshire. He explained what is driving historic highs in employment of people with disabilities, and why disabled employment has outstripped the non-disabled since the start of pandemic lockdowns.

Issues covered: Length: 7:59

Disabilities Employment

Erin Dooley, PhD, Assistant Professor of Epidemiology at the University of Alabama at Birmingham School of Public Health

Prof. Dooley was the lead researcher of a study that measured the number of daily steps that may make a difference in the risk of heart problems in senior citizens. Her study of people ages 70 and older found walking an additional 500 steps per day (that is, an additional quarter mile of walking) was associated with a 14% lower risk of heart disease, stroke or heart failure.

Length: 5:06 Issues covered:

Personal Health Senior Citizens

Show # 2023-17

Date aired: April 23rd, 2023 Time Aired: 6:00 A.M

Matthew Berger, Executive Director of the non-profit Foundation to Combat Antisemitism

According to FBI statistics, Jews make up approximately 2.4% of the U.S. population yet are victims of nearly 1 in 10 of all hate crimes. Mr. Berger's organization launched a \$25 million national effort to combat indifference and ignorance surrounding antisemitism. He explained how people can stand up to fight antisemitism, the same way they would fight racism, gender inequality or other injustices in their community.

Issues covered: Length: 7:59

Antisemitism

Crime

Mark R. Rank, PhD. Herbert S. Hadley Professor of Social Welfare at Washington University in St. Louis, author of "The Poverty Paradox: Understanding Economic Hardship Amid American Prosperity"

Prof. Rank discussed the reasons why the wealthiest country in the world also has the highest rates of poverty among industrialized nations. He said an average of 10-15% of the US population is below the poverty line at any given time. He blames low-paying jobs that make it difficult to escape poverty, plus what he views as an inadequate social safety net.

Issues covered: Length: 9:24

Poverty Economy

Government Policies

Sarah J. Clark, MPH, Research Scientist in the Department of Pediatrics and Co-Director of the C.S. Mott Children's Hospital National Poll on Children's Health at the University of Michigan

For many teens, that first formal job is a rite of passage. Prof. Clark shared the results of her organization's survey of parents, exploring their views of the pluses and minuses of teenage employment. She said 3/4s of parents of working teens believe a job has had a positive impact on the teen's money management skills and self-esteem.

Issues covered:
Teen Employment
Parenting

Length: 5:12

Show # 2023-18

Date aired: April 30th, 2023 Time Aired: 6:00 A.M

Malia Hollowell, National Board-Certified teacher, Founder/CEO of The Reading Roadmap, which develops literacy training for teachers, author of "The Science of Reading in Action: Brain-Friendly Strategies Every Teacher Needs to Know"

67% of American students are unable to read at grade-level. Ms. Hollowell said there are decades of research available to improve reading programs, but it is generally ignored. She said it's critical that teachers and parents learn about the research. She also addressed the special challenges faced by children whose native language is not English.

<u>Issues covered:</u> Child Literacy Education Length: 7:50

Laura Tremaine, podcaster, author of "The Life Council: 10 Friends Every Woman Needs"

Ms. Tremaine discussed the complexities of friendships. She said making, keeping, and even releasing friends doesn't need to be as hard as we make it. She explained the importance of creating a circle of genuine friends over a lifetime, as opposed to social media "acquaintances."

Issues covered:
Personal Relationships
Mental Health
Women's Issues

<u>Length:</u> 9:26_

Joseph Alton, MD, board-certified obstetrician and pelvic surgeon, co-author of the "The Survival Medicine Handbook: The Essential Guide for When Help is NOT on the Way"

Dr. Alton offered tips to be prepared in the event that a natural disaster took away the high-technology medical services we take for granted. He outlined the basic supplies that every household should have on hand in a medical kit. He also explained the steps need to provide emergency assistance to someone who is bleeding badly.

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

Length: 4:57

Show # 2023-19

Date aired: May 7th, 2023 Time Aired: 6:00 A.M

Sarah Foster, Analyst and Principal U.S. Economy Reporter at Bankrate.com

While inflation may be cooling, Ms. Foster explained why Americans could be feeling its impact for years to come. She discussed the economy's impact on emergency savings, retirement contributions and covering day-to-day expenses. She also explained why even when inflation eventually slows, prices won't necessarily fall across the board.

Length: 7:23

Issues covered:

Inflation

Personal Finance

Paul McLane, Editor in Chief of Radio World, a publication for technology-minded broadcast owners, managers and engineers

Automakers like Tesla, BMW and Ford have recently announced their intentions to cut AM radio from new models, particularly electric vehicles. Mr. McLane discussed the valuable service AM radio still provides for public safety and entertainment, and explained what AM's 84 million listeners can do to voice their opinion to automakers and legislators. He also discussed the potential danger posed to FM radio by the new trend.

<u>Issues covered:</u> <u>Length:</u> 9:54

Media Emergency Preparedness Consumer Matters

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: Length: 5:01

Personal Health

Aging

Show # 2023-20

Date aired: May 14th, 2023 Time Aired: 6:00 A.M

Sarah J. Clark, M.P.H., Associate Research Scientist, Department of Pediatrics at the University of Michigan's C.S. Mott Children's Hospital

Ms. Clark co-authored a poll that found that 62 percent of parents report difficulties finding childcare facilities that meet their health and safety standards. The poll also found that only half of parents considered themselves "very confident" at discerning which childcare options were truly safe and healthy. She outlined the most important questions that parents should ask when evaluating childcare providers. She said 82% of parents would be in favor of a national standard for health and safety for childcare centers and in-home childcare providers.

<u>Issues covered:</u> <u>Length:</u> 9:27

Child Safety Parenting

Benjamin H. Schnapp, MD, Assistant Professor, Assistant Emergency Medicine Residency Program Director in the University of Wisconsin School of Medicine and Public Health

Medical errors cause roughly 250,000 deaths per year in the U.S. Dr. Schnapp co-authored a study that examined errors in Emergency Rooms. He found that, even in chaotic ERs, doctors typically have the right medical information but might not act on it in the best way. He talked about the patterns he found in patients who are most vulnerable to errors. He offered suggestions for patients who want to prevent errors when they visit an ER.

<u>Issues covered:</u> Medical Errors Emergency Care Length: 7:44

Length: 4:50

Jill Gonzalez, Senior Analyst at WalletHub, a personal finance website

Ms. Gonzalez discussed her report that examined today's at-risk youth. She said about one in nine young Americans today is neither working nor in school, exposing them to greater risk of poverty, violence, drug abuse and homelessness. She explained how these risk factors follow young people into adulthood. She discussed the importance of education and social services.

Issues covered:
Youth At Risk
Violence
Poverty

Show # 2023-21

Date aired: May 21st, 2023 Time Aired: 6:00 A.M

Burton Malkiel, Chemical Bank Chairman's Professor of Economics at Princeton University, author of the classic finance book "A Random Walk Down Wall Street: The Best Investment Guide That Money Can Buy"

Mr. Malkiel's book, written 50 years ago, pioneered the advent of index mutual funds for the average investor. He explained why an individual who saves consistently over time and buys a diversified set of index funds can achieve above-average investment results. He believes that most average investors do not need an investment advisor in order to prepare for retirement.

<u>Issues covered:</u> <u>Length:</u> 8:30 Personal Finance

Retirement Planning

Theresa Gildner, **PhD**, Assistant Professor of Biological Anthropology in Arts & Sciences at Washington University in St. Louis

Most Americans view parasitic infections as a problem of the past or one that only impacts low-income countries. However, Prof. Gilder shared new research that discovered that the problem is likely widespread in low-resource communities throughout southern US. Her study found that environmental conditions, combined with infrastructural neglect and inadequate access to health care, create the perfect breeding ground for these infections. She explained how to recognize the infection and what treatments are available.

<u>Issues covered:</u>
Public Health
Poverty

Food Safety

Eduardo Cotilla-Sanchez, PhD, Associate Professor in the School of Electrical Engineering and Computer Science at Oregon State University

Prof. Coteilla-Sanchez outlined his concerns that the nation's power transmission grid is at risk of cyber-attack. He has researched a scenario in which hackers manipulate smart meters to create an oscillation in electricity demand, potentially creating brown-outs or even a massive power outage affecting much of the country. He outlined steps that power companies need to take to guard against this form of attack.

Infrastructure
Cyber Attacks

Length: 5:10

Show # 2023-22

Date aired: May 28th, 2023 Time Aired: 6:00 A.M

Catherine Hodder, estate planning attorney, author of "Estate Planning for the Sandwich Generation: How to Help Your Parents and Protect Your Kids"

Ms. Hodder explained the importance of estate planning for those who are caring for both kids and aging parents. She outlined the critical documents that everyone should have in addition to a basic will. She also talked about the importance of communication with aging parents, and the usefulness of an emergency binder that organizes important documents in one place.

Issues covered: Estate Planning Senior Citizens Parenting Length: 8:22

Caitlin Cavanagh, Assistant Professor in the School of Criminal Justice at Michigan State University

Prof. Cavanagh led a study at Michigan State that found that mothers don't lose hope to see their sons graduate from high school, get married, find a good job and so on— even if they are arrested as a minor. Her findings were consistent, even for higher income families.

Issues covered:
Juvenile Crime
Parenting

Length: 8:54

Length: 4:58

Noreen Springstead, Executive Director of WhyHunger, a non-profit organization that focuses on grassroots solutions to end hunger and poverty

Ms. Springstead discussed the current scope of the hunger problem in the U.S. She explained why, even in a booming economy, the issue of hunger and food insecurity rarely changes. She outlined how people can get assistance if they are in need, and how volunteers can get involved in their local communities.

Issues covered:
Hunger
Poverty
Government Programs
Volunteerism

Show # 2023-23

Date aired: June 4th, 2023 Time Aired: 6:00 A.M

Adam Katchmarchi, PhD, Executive Director of the National Drowning Prevention Alliance, Assistant Professor in the Department of Kinesiology, Health, and Sport Sciences at Indiana University of Pennsylvania

Drowning is the leading cause of death among children ages 1-4 and the second leading cause of injury-related death among children up to age 14. As the busiest water activity season is upon us, Prof. Kathchmarchi offered five recommendations for parents to keep their children safe.

<u>Issues covered:</u> Drowning Prevention Length: 8:31

Heidi K. Gardner, PhD, Distinguished Fellow at Harvard Law School's Center on the Legal Profession and Program Chair of the Sector Leadership Master Class and Smarter Collaboration Master Class, author of "Smarter Collaboration: A New Approach to Breaking Down Barriers and Transforming Work"

Prof. Gardner discussed recent research and offered advice to help companies thrive by collaborating more effectively. She said collaboration skills are surprisingly rare, especially among men. She explained why firms that collaborate smarter consistently generate higher revenues and profits, boost innovation, strengthen client relationships, and attract and retain better talent.

Issues covered:
Workplace Matters
Diversity
Career

Length: 8:52

Susan Carpenter, Native Plant Garden Curator at the University of Wisconsin-Madison Arboretum

"No mow" initiatives are becoming an increasingly popular springtime effort to help support bees, butterflies and other pollinators. Ms. Carpenter explained why mowing grass too short can cut the tops off flowering plants, creating lawns that are inhospitable for pollinators seeking habitats in which to feed, rest and nest. She said a good first step to help pollinators is to stop treating a lawn with chemicals, then allow grass to grow to around six inches before it's cut to roughly four inches.

Issues covered:

Length: 5:08

Environment

Show # 2023-24

Date aired: June 11th, 2023 Time Aired: 6:00 A.M

Andres Lares, Managing Partner at Shapiro Negotiations Institute, co-author of "*Persuade: The 4-Step Process to Influence People and Decisions*"

Millions of college students have graduated recently and are ready to enter the workforce. Mr. Lares said the more a job applicant prepares, the more confident they will feel — and projecting confidence is essential to doing well in a job interview. He explained how to research a company and the position prior to a job interview, how to negotiate the compensation and how prepare questions for the interviewer.

<u>Issues covered:</u> Employment Career Length: 8:35

Jean M. Twenge, PhD, Professor of Psychology at San Diego State University, author of "Generations: The Real Differences between Gen Z, Millennials, Gen X, Boomers, and Silents—and What They Mean for America's Future"

Prof. Twenge outlined the unique characteristics and experiences of different generations, explaining how they shape America's future. She said the era in which person grows up has a much greater influence than their parents on their personality traits. She also talked about the huge influences of technological advances on each generation and the recent increase in clinical depression in teens, which directly correlates with the advent of smartphones and social media.

Issues covered:
Parenting
Mental Health
Substance Abuse

Karen Tiber Leland, Marketing and Management Consultant, Founder and President of Sterling Marketing Group, a branding and marketing strategy firm, author of "*The Brand Mapping Strategy: Design, Build and Accelerate Your Brand*"

Ms. Leland said ignoring the trend of AI and chatbots in business and personal branding is a significant mistake. She offered seven tips to optimize the value of AI language models (such as the hyperpopular ChatGPT) to build thought leadership, raise capital, find investors, sell a company, entice potential employees or convert customers.

<u>Issues covered:</u> Entrepreneurship Career Length: 5:00

Length: 8:40

Length: 8:45

Show # 2023-25

Date aired: May 18th, 2023 Time Aired: 6:00 A.M

Martin J. Schreiber, former Governor of Wisconsin, Alzheimer's caregiver and advocate, author of "My Two Elaines: Learning, Coping, and Surviving as an Alzheimer's Caregiver"

More than 11 million Americans currently care for someone with Alzheimer's disease or other forms of dementia. Gov. Schreiber took care of his wife, Elaine, for nearly 20 years, until her death from Alzheimer's in 2022. He shared their story, and offered advice and encouragement for the millions of Americans in similar circumstances.

Issues covered:
Alzheimer's Disease

Jessie Ryan, Vice President of The Campaign for College Opportunity

Each year, hundreds of thousands of students start at community colleges, hoping to transfer to a university later. However, for some students, the transfer process becomes a maze so confusing, it derails their college plans. Ms. Ryan explained a problem described as "credit loss," when students take classes that never end up counting toward a degree. She discussed the reasons that universities refuse to accept credits, sometimes from classes that utilize the identical textbook as the university's class.

Issues covered: Length: 8:44

Community College Higher Education

Robert Wilson, PhD, Assistant Professor of Psychology and Cognitive Science, Arizona State University

Educational scholars have long recognized that there is something of a "sweet spot" when it comes to learning. Prod. Wilson led a study using artificial intelligence that determined the sweet spot is when failure occurs 15% of the time. Put another way, it's when the right answer is given 85% of the time. He explained what parents and teachers can learn from the study.

Issues covered:

Length: 5:06_

Education Parenting

Show # 2023-26

Date aired: May 25th, 2023 Time Aired: 6:00 A.M

Read Hayes, PhD, Research Scientist at the University of Florida, Director of the Loss Prevention Research Council

Retailers, politicians and police departments have sounded the alarm about a rapid increase in retail theft, and are calling for stricter enforcement and prosecution to fight it. Prof. Hayes outlined the scope of the problem, and the role of organized theft rings in its growth. He also explained the multiple impacts on consumers, and what steps may slow down the problem.

Issues covered:

Length: 8:40

Crime

Consumer Matters

Kevin Lanza, PhD, Assistant Professor at UTHealth Houston School of Public Health at The University of Texas

Prof. Lanza led a recent study that found that children and teenagers who had volunteered in the past year were in better physical health, had a more positive outlook on life, and were less likely to have anxiety, depression, or behavioral problems compared to their peers who did not volunteer. He outlined the many volunteering opportunities available to young people.

<u>Issues covered:</u>

<u>Length:</u> 8:44

Volunteerism Youth Parenting

Beth C. Truesdale, PhD, Research Fellow at the W.E. Upjohn Institute for Employment Research, Visiting Scholar at the Harvard Center for Population and Development Studies, co-editor of "Overtime: America's Aging Workforce and the Future of Working Longer"

Many retirement planners advise clients to try to delay retirement to age 70 and spend more years in the paid labor force. Prof. Truesdale discussed the myriad of reasons that goal may be impossible for many people in their 50s and 60s, particularly those who are already disadvantaged.

Issues covered:

Length: 5:06

Employment

Retirement Planning