

**REAL TALK RADIO FCC PUBLIC SERVICE 3RD QUARTER REPORT 2023**

<b>DESCRIPTION OF ISSUE</b>	<b>DATE</b>	<b>TIME</b>	<b>DURATION</b>	<b>DESCRIPTION</b>	<b>SHOW/HOST</b>
Substance Abuse, Gov Policies	7/1/2023	3:00 AM	17:52	Fentanyl overdoses are the leading casue of death for Americans ages 18-49. On average, one person dies of an overdose in the US every 7 minutes. Dr. Volkow discussed the skyrocketing problem, she talked of the importance of education and treatment programs	Nora Volkow, MD, Dir of the National Inst on Drug Abuse, part of the National Institute of Health.
Substance Abuse, Gov Policies, Law Enforcement and Homelessness	7/1/2023	3:00 AM	5:08	The opiod crisis has cost the country \$1.5 trilloin in 2020 alone. Mr. Quinones talked about steps that cities and towns can take to try to repair community bonds. Stronger law enforcement is key.	Sam Quinones, author of "The Least of Us: True Tales of American and Hope in the Time of Fentanyl and Meth"
Veterans Benefits, Military Service	7/8/2023	3:00 AM	8:14	Mr. Lawrence has tips for veterans to appy for benefits they have earned from their service.He gave ways they can access benefits and records easily.	Paul R. Lawrence former Under Secretary of Benefits at the U.S. Dept. of Vet Affairs.
Crime, Identity Theft, Government	7/8/2023	3:00 AM	9:09	Prof. Maimon tells how criminals are targeting US Postal Service blue collection boxes and residential mailboxes to steal checks. He said the thieves sell the stolen checks via social media platforms, then buyers alter the payee and amount on the checks to rob victims' bank accounts.	David Maimon, PhD, Prof of Criminal Justice and Criminolgy, Georgia State University
Retirement Planning, Aging	7/8/2023	3:00 AM	5:05	Conversations about money remain taboo for most US households. Ms Sackler said a staggering 70% of families lose their money, assets, and family harmony in the aftermath of estate transfers. She told how to successfully talk about money matters. She said many people make the same money mistakes that their parents made.	Lori R. sackler, Senior VP and family wealth advisor at Morgan Stanley, author of "The M Word: The Money Talk Every Fmily Needs to Have about Wealth and Their Financial Future.

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Employment, Retirement Planning	7/8/2023	3:00 AM	5:07	Many retirement planners advise clients to try to delay retirement to age 70 and spend more years in the paid labor force. He discussed the myriad of reasons that goal may be impossible for many people in their 50s and 60s, particularly those who are already disadvantaged.	Beth C. Truesdale, PhD, Research Fellow at the W.E. Upjohn Ins. For Employment Research.
AI, Education, Career	7/15/2023	3:00 AM	9:05	Chat GPT has garnered an amazing amount of attention in a short time. Ms. Baker explained how the rise of AI has already begun affecting our daily lives.	Pam Baker, journalist who focuses on emerging tech topics, author of "ChatGPT For Dummies.
Environment, Energy, Consumer Matters	7/15/2023	3:00 AM	5:03	Environmentally-conscious consumers have probably heard that today's highly efficient dishwashers use less energy and water than traditional hand-washing techniques. However, Prof. Keoleian led a study that found that one manual washing technique--the two basin method, in which dishes are soaked and scrubbed in hot water and then rinsed in cold water is more environmentally friendly.	Greg Keoleian, Dir of the Center for Sustainable Systems at the U of Michigan School for Environment and Sustainability.
Crime, Identity Theft, Tech	7/22/2023	3:00 AM	8:49	Mr. Talcove outlined a new wave of scams: next-gen thieves are utilizing sophisticated AI tools to steal millions of dollars from consumers. He discussed the use of AI generated voices to con parent and grandparents. He talks about ways to sidestep these scams	Haywood Talcove, CEO of Lexis Nexis Risk Solutions' Government Group.

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Personal Health	7/22/2023	3:00 AM	8:15	Dr. Wilson explained how and why the doctor-patient relationship has eroded in recent years. He believes that profit-driven companies -from big pharma to healthcare corporations - have corrupted what should have been medicine's golden age. He offered several potential solutions to restore trust between patients and doctors.	F. Perry Wilson, MD, MSCE, Assoc. Prof of Medicine, author of "How Medicine Works and When It Doesn't".
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railroad Safety, Child Safety, Parenting	7/22/2023	3:00 AM	5:06	Ms. MacKay said that an American child is killed every five days in a train collision, a preventable tragedy that most parents overlook. She outlined the most common scenarios for these incidents and explained how parents can teach their children to avoid dangerous situations with trains.	Morag MacKay, Dir of Research, Safe Kids Worldwide
Auto Recalls, Consumer Matters, Transportation	7/29/2023	3:00 AM	9:22	More than 2.5 Million vehicles that have been issued a "Do Not Drive" or "Park Outside" Safety recall remain unrepaired, Carfax data shows. Mr. Olsen talked about the most common reasons behind these serious recalls, and why consumers fail to take their cars to dealers to get the issue taken care of. He talked about how a person can check their car to see if it is on a recall list.	Patriack Olsen, Editor-in-Chief, CarFax
Personal Health, Nutrition	7/29/2023	3:00 AM	4:58	Dr. Neale led a study that examined whether monthly vitamin D supplementation for older adults can prevent major cardiovascular events. She found that vitamin D did result in a small reduction for patients who were already at risk of heart, and she believes further research is needed to better understand the link.	Rachel Neale, PhD, Professor, Group Leader, Dep Coordinator of the Population Health Department at QIMR Berghofer Med Research Int in Brisbane, Australia

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Parenting, Substance Abuse, Foster Care, Retirement	8/5/2023	3:00 AM	9:17	More than one million American children now live with grandparents, primarily because of their parent's addiction to drugs. Ms. Hincks said this growing trend is causing grandparents to put off retirement and plow through savings to rescue their grandchildren from dangerous situations. She discussed how these difficult experiences can affect a child negatively.	Bacal Hincks, Family Advocate and program Coordinator at Children's Service Society of Utah.
Literacy, Education, Technology	8/5/2023	3:00 AM	8:04	Prof. Wolf discussed the latest research into the human brain as we become increasingly dependent on digital technologies. She expressed concerns for both children's and adults' ability to 'deep read', as the brain is literally rewired by huge amounts of short bursts of information. She offered suggestions for how the nation's education system needs to adapt.	Maryanne Wolf, PhD, Prof of Child Dev and Dir of the Center for Reading and Language Research at Tufts University, Author of "Reader, Come Home: The Reading Brain in a Digital World"
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Education	8/5/2023	3:00 AM	4:50 AM	Mr. Slater explained why he believes that many current approaches in education simply aren't working - for students, for teachers and for society at large. He explained how teacher evaluations could be improved and why anti-bullying programs in schools don't work.	David Michael Slater, teacher, author of "We're Doing It Wrong: 25 Ideas in Education That Just Don't Work - And How to Fix Them".
Crime, Home Ownership	8/12/2023	3:00 AM	8:50	It is a pattern being played out in many cities in the US: squatters move into a home, refuse to leave, and homeowners have few options to evict them. Mr. Pilibosian explained why this trend is on the rise and what homeowners should do to try to discourage squatters from moving into a house in the first place.	Paul Pilibosian, a Houston attorney specializing in real estate law.
Personal Health	8/12/2023	3:00 AM	8:16	Dr. Jena explained how unexpected, but often predictable, events can profoundly affect our health. He offered several examples of how randomness affects medical decisions and treatment options. He said a healthy diet and exercise are the wisest choices to lead a healthy life.	Anupam Babu Jena, MD, PhD, Joseph P. Newhouse Prof at Harvard Medical School.

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Consumer Matters, Transportation	8/19/2023	3:00 AM	9:01	The pain of inflation has hit every consumer's pocketbook in the past couple of years, but perhaps the impact has been greatest in the car buying market. Mr. Brauer shared research that found that while the value of used electric vehicles has been plummeting in 2023, the price of used cars has jumped 47% since 2019.	Karl Brauer, Executive Analyst at the ISeeCars.com
Personal Health, Technology	8/19/2023	3:00 AM	8:15	Dr. Hood discussed the reasons that medicine is undergoing a major transformation from a reactive approach to a personalized, predictive, data-rich, and preventive one. He calls this new form of care "scientific wellness", which uses information from our blood and genes, as well as AI, to optimize our health and extend our "healthspan." He believes this new approach can conquer many diseases like dementia and many others.	LeRoy Hood, MD, PhD, biologist who has served on the faculties at the California Institute of Tech and U of Washington.
Higher Education, AI	8/26/2023	3:00 AM	7:50	AI chatbots have triggered a panic among educators, who are flooding listservs, webinars and professional conferences to figure out how to deal with the technology in this new academic year. Ms. Mills tells why many professors are expecting chaos. She said few uiversities are offering clear guidelines for teacher or students. AI is difficult to detectin cheating.	Anna Mills, English instructor at the College of Marin, member of a joint AI task force with the Modern Language Assoc. and College Conference.
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Personal Health, Technology	8/26/2023	3:00 AM	9:17	Prof. Roberts lead a poll of people 65-80 and found that 80% adults see the benefit of tests that can give an early warning of memory and thinking decline, 80% of older adults said they haven't had a cognitive test, 59% reported never having had any.	J. Scott Roberts, PhD, Prof. in Health Behavior and Health Education at the U of Michigan.
Environment, Government	8/26/2023	3:00 AM	5:13	The US Forest Service has been given taxpayer funding to plant more than a billion trees across the country in the next 9 years. Prof Clark's research found a troubling bottleneck that could threaten these efforts: US tree nurseries don't grow nearly enough trees, nor have the tree diversity needed.	Peter Clar, Applied Forest Ecologist at the Rubenstein School of Environment and Natural Resources at the U of Vermont.

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AI, Technology, Employment	9/2/2023	3:00 AM	9:29	Chat GPT was launched as an artificial intelligence prototype on 11/30/2022, quickly gaining much attention for its detailed responses and articulate answers across many topics. It explained how was it trained and learns, and what its biggest weakness are.	ChatGPT, an AI Chatbot
Disabilities, Employment	9/2/2023	3:00 AM	7:59	Prof. Houtenville discussed recent findings from the National Trends in Disability Employment report, issued semi-monthly 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.	Andrew Houtenville, PhD, Prof of Economics at the U of Hampshire, Research Director of the UNK Institute on Disability.
Child Mental Health, Parenting	9/9/2023	3:00 AM	8:15	Increasingly, children ages 3-10 are struggling with anxiety, depression, and mental health challenges. Dr. Leaf discussed the factors behind this trend and warning signs that parents should watch for. She said if left unaddressed, it can follow children into teens.	Caroline Leaf, PhD, clinical and cognitive neuroscientist. Author of "How to Help Your Child Clean Up Their Mental Mess".
Consumer Matters, Auto Insurance, Legal Matters	9/9/2023	3:00 AM	8:55	Drivers are looking for ways to save money on auto insurance as premiums rise rapidly. Ms. Eversman explained a new offering from some insurance companies: usage-based car insurance programs, where the insured agrees to share detailed data about their driving habits with their insurer via a phone app or a device.	Erica Eversman, President of the Automotive Education and Policy Institute in Akron, Ohio.
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Consumer Matters	9/9/2023	3:00 AM	5:01	Grocery costs for Americans have skyrocketed in the past two years. Mr. Dworsky discussed the subtle trend of "shrinkflation," in which many manufacturers shrink their packaging, rather than raising prices. He explained what products most commonly are affected, and how people can protect themselves.	Edgar Dworsky, Founder & Editor of Consumer World.com

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Retirement Planning, Personal Finance	9/16/2023	3:00 AM	8:03	A recent New York Life survey found that Americans believe they need \$4.3 million stashed away to retire comfortably. The average person has around \$135,000 saved. Mr. Carosa explained how to determine how much money will really be needed for a comfortable retirement.	Chris Carosa, MBA, Certified Trust & Financial Advisor, Senior contributor to Forbes.com.
Personal Health	9/16/2023	3:00 AM	4:50	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 level of whites. He spoke about ways to achieve this.	Kevin Fiscella, MD, MPH, Assoc. Prof of Family Medicine and Community and Preventive Medicine at the U of Rochester.
Human Trafficking, Crime, Women's Issues	9/23/2023	3:00 AM	7:26	Pastor Mullins said that child trafficking has become the 2nd largest criminal activity in the world behind illegal drug sales. Most Americans are unaware of the problem and forced prostitution in their towns. She spoke of how the traffickers find their victims.	Diane Mullins, founder of Deborah's Voice.
Youth at Risk, Parenting Issues, Drug Abuse	9/23/2023	3:00 AM	4:54	Ms. Vanderlip has conducted school assemblies for more than 1 million teens and adults, aimed at helping youth make wise choices and seek help. She offered tips to improve communications.	Susie Vanderlip, teen counselor, author of "52 Ways to Protect Your Teens".
Gambling Addiction, Parenting	9/30/2023	3:00 AM	9:54	In just 5 years, legalized sports betting has swept the nation, providing income for 37 states. Dr. Fong discussed gambling addiction, who is most at risk and how to recognize it, particularly in young people. He gave advice to parents on how to prevent it from happening.	Timothy W. Fong, MD, Clinical Prof of Psychiatry at the Jane and Terry Semel Institute.
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Drowning Prevention	6/3/2023	3:00 AM	8:31	Drowning is the leading cause of death among children ages 1-4 and the 2nd leading cause of injury-related death among children up to age 14. Prof. Kathchmarchi offered 5 recommendations for parents to keep their children safe.	Adam Katchmarchi, PhD, Exec. Dir of the National Drowning Prevention Alliance.

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Workplace Matters, Diversity, Career	6/3/2023	3:00 AM	8:52	Prof. kGardner discussed recent research and offered advice to help copanies thrive by collaborating more effectively. Collab skills are not common especially among men. Firms that collaborate generate higher revenues and profits, boost innovation, strengthen relationships.	Heidi K. Gardner, PhD, Distinguished Fellow at Harvard Law School's Center on the Legal Profession and Program Chair.
Environment	6/3/2023	3:00 AM	5:08	"No Mow" initiatives are becoming an increasingly popular springtime effort to help support bees, butterflies, pollinators. Ms. Carpenter explained why mowing grass too short can cut the tops off of flowering plants and they won't pollinate good. Grass should grow to at least 6 inches.	Susan Carpenter, Native Plat Garden Curator at the University of Wis-Madison Arboretum.
Employment, Career	6/10/2023	3:00 AM	8:35	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 an interview. He gave information on how to do that.	Andrea Lares, Managing Partner at Shapiro Institute, co-author of "Persuade" The 4-Step Process to Infulence People and Decisions".
Parenting, Mental Health, Substance Abuse	6/10/2023	3:00 AM	8:45	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.	Jean M. Twenge, PhD, Prof. of Psychology at San Diego State University.
Entrepreneurship, Career	6/10/2023	3:00 AM	5:00		