

REAL TALK RADIO FCC PUBLIC SERVICE 2ND QUARTER REPORT 2022

DESCRIPTION OF ISSUE	DATE	TIME	DURATION	DESCRIPTION	SHOW/HOST
Consumer Matters; Economy	04/09/22	3:00 AM	8:09	Prices for new and used cars have skyrocketed to historic levels. Tom explains issues leading to inflation. He discussed unusual fees dealers are adding to prices and how consumers can respond. Also offered money-saving ways	Tom Mc Parland carbuying expert and consumer advocate, founder of Auto Match Con.
Consumer Matters; Insurance	04/16/22	3:00 AM	8:30	Home construction is skyrocketing; Mrs. Worter discusses how being underinsured can effect the ability to rebuild if a disaster strikes. The insurance may not be enough to cover repairs with inflated prices. She discusses how a homeowner can avoid this.	Loretta Worters, VP of Media Relations, Insurance Information Institute.
Substance Abuse; Mental Health	04/23/22	3:00 AM	8:25	Many people worry drinking is taking over their lives and affecting their health. Ms Grace shared her personal struggles with alcohol and how she quit. She debunked myths connected to social drinking. She also discussed societal pressures, psychological factors and other reasons people drink.	Annie Grace, author of "This Naked Mind: Control Alcohols, Find Freedom, Discover Happiness and Change Your Life"
Adolescent Health	04/30/22	3:00 AM	8:43	Today's teenagers are caught in a perfect storm of omnipresent screens, academic overload night owl biology and early school start times. Ms. Turgeon said today's teens are operating in a constant state of sleep debt while struggling to meet the demands of adolescence. She offered suggestions for parents who want to help their kids develop healthy sleep habits	Heather Turgeon, MFT, Co-author of "Generation Sleepless: Why Tweens and Teens Aren't Sleeping Enough

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Personal Finance	05/07/22	3:00 AM	8:40	Mr. Maggiulli talked about ways to accumulate wealth. He said there are many ways to get rich, including real estate, stock index funds or owning a business, but the overarching key is to buy income producing assets. He offered suggestions for younger people to get a start in savings and investments.	Nick Maggiulli, personal finance blogger, COO and Data Scientist at Ritholtz Wealth Management, author of "Just Keep Buying: Proven Ways to Save Money and Build Your Wealth"
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Personal Health, Government Policies	5/21/2022	3:00 AM	7:20	Living in a noisy environment can be annoying, but it might also harm a person's health. Dr. Moreyra's research has found that people experiencing high levels of noise from cars, trains or planes were more likely to suffer a heart attack than people living in quieter areas. He said noise, rules for air traffic, and low-noise tires for vehicles might help.	Abel E. Moreyra, MD, Professor of Medicine in the Division of Cardiovascular Disease and Hypertension at the Rutgers's University.
Traffic Safety, Consumer Matters	6/7/2022	3:00 AM	8:56	Mr. Brannon discussed the latest round of AAA testing that revealed that inconsistent performance remains a problem with active driving assistance systems used in the newest cars, resulting in crashes. Failures occurred throughout Make and Models. Also discussed is consumers thoughts on self driving cars. Consumers want improvements on existing cars, rather than self-driving	Greg Brannon, Director of Automotive Engineering and Industry Relations at AAA National.
Women's Issues, Mental Health, Physical Fitness	6/14/2022	3:00 AM	7:48	Dr. Ginis led a study that found that just a half- hour of exercise can have a profound effect on a woman's body image, making her feel both stronger and thinner. She noted that women, in general, have a tendency to feel negative about their bodies and, she explained how that poor body image can have negative implications for a woman's psychological and physical health.	Kathleen Martin Ginis, PhD, Professor in the School of Health and Exercise Sciences at the University of British Columbia.

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Personal Health	6/25/2022	3:00 AM	9:45	A recent Bankrate.com study survey found that 46% of women say that money issues negatively affect their mental health, compared to 38% of men. Ms Foster outlined the reasons for this trend. She advisee women to track their saving progress over time and to find ways to earn more money via side gigs from existing hobbies.	Sara Foster, analyst at Bankrate.com
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