

**Issues/Programs List**  
**Third Quarter 2023**  
**KARZ-FM / KKCK-FM / KARL-FM / KNSG-FM / KMHL-AM**

<b>ISSUE</b>	<b>PROGRAM TITLE</b>	<b>DESCRIPTION</b>	<b>DATE TIME</b>	<b>LENGTH</b>
Substance Abuse and Treatment, Government Policies	Weekly Public Affairs	Nora Volkow, MD, Director of the National Institute on Drug Abuse, part of the National Institutes of Health--- Fentanyl overdoses are the leading cause of death for Americans ages 18 to 49, more than car accidents or suicides. On average, one person dies of a fentanyl overdose in the United States every seven minutes, and the number of Americans killed by the drug has jumped 94 percent since 2019. Dr. Volkow discussed why the problem has skyrocketed and what steps the federal government is taking to address it. She said that, while the epidemic was worse in certain rural areas of the US in past years, the problem has now overwhelmed every city and state. She talked about the importance of education and treatment programs, and also explained why fentanyl is a particularly troubling issue for pregnant women.	7/2/23 at 5:30 a.m.	17:52 minutes
Substance Abuse and Treatment, Community Rehabilitation, Law Enforcement, Homelessness	Weekly Public Affairs	Sam Quinones, author of "The Least of Us: True Tales of America and Hope in the Time of Fentanyl and Meth"--- The opioid crisis' damage to US communities cost the economy \$1.5 trillion in 2020 alone, according to a congressional analysis. Mr. Quinones talked about steps that cities and towns can take to try to repair community bonds, most effectively on the neighborhood, school and church level. He believes that stronger law enforcement is necessary to force drug abusers into treatment, whether they want it or not.	7/2/23 at 5:30 a.m.	5:08 minutes
Veterans' Benefits, Military Service	Weekly Public Affairs	Paul R. Lawrence, former Under Secretary of Benefits at the U.S. Department of Veterans Affairs, author of "Veterans Benefits for You: Get What You Deserve"--- Mr. Lawrence offered tips for veterans to successfully apply for benefits they have earned from their service. He explained several ways that a veteran can document a service-related injury, and how they can request their medical records with help from the National Archives and Veterans Administration. He also talked about the value of benefits not just to a veteran, but to his or her family, as well.	7/8/23 at 5:30 a.m.	8:14 minutes
Crime, Identity Theft, Government	Weekly Public Affairs	David Maimon, PhD, Professor of Criminal Justice and Criminology, Georgia State University--- Prof. Maimon explained how criminals are increasingly targeting US Postal Service blue collection boxes and residential mailboxes to steal filled-out 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 of thousands of dollars. He recommends that consumers only hand mail directly to a clerk at a US Post Office, or use other methods to send payments.	7/8/23 at 5:30 a.m.	9:09 minutes
Retirement Planning, Aging	Weekly Public Affairs	Lori R. Sackler, Senior VP and family wealth advisor at Morgan Stanley, author of "The M Word: The Money Talk Every Family Needs to Have about Wealth and Their Financial Future"--- Conversations about money remain taboo for most U.S. households. Ms. Sackler said a staggering 70 percent of families lose their money, assets, and family harmony in the aftermath of estate transfers. She explained how to successfully talk about money matters. She said many people make the same money mistakes that their parents made.	7/8/23 at 5:30 a.m.	5:05 minutes

Artificial Intelligence, Education, Career	Weekly Public Affairs	Pam Baker, freelance journalist who focuses on emerging tech topics like artificial intelligence, data analytics, and edge computing, author of "ChatGPT For Dummies"--- ChatGPT has garnered an amazing amount of attention in just a few months. Ms. Baker explained how the rise of artificial intelligence has already begun affecting our daily lives. She talked about the importance of learning to use AI in the workplace, and why learning how to prompt AI is both the easy part and the most difficult part of using it.	7/16/23 at 5:30 a.m.	9:05 minutes
Food Allergies, Minority Concerns	Weekly Public Affairs	Ruchi S. Gupta, MD, MPH, board-certified pediatrician and health researcher, Professor of Pediatrics and Medicine at Northwestern University Feinberg School of Medicine, Clinical Attending at Ann & Robert H. Lurie Children's Hospital of Chicago, founding director of the Center for Food Allergy & Asthma Research--- Dr. Gupta led a groundbreaking study of allergies in adults and found the prevalence of food allergy is highest among black, Hispanic and Asian individuals across all ages. She also found that food allergy is lowest among households earning more than \$150,000 a year. She talked about potential reasons for these findings and the importance of getting a proper diagnosis.	7/16/23 at 5:30 a.m.	8:23 minutes
Environment, Energy, Consumer Matters	Weekly Public Affairs	Greg Keoleian, Director of the Center for Sustainable Systems at the University of Michigan School for Environment and Sustainability--- 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--that is associated with fewer greenhouse gas emissions than machine dishwashing. He offered numerous energy-saving tips related to the task of washing dishes.	7/16/23 at 5:30 a.m.	5:03 minutes
Crime, Identity Theft, Technology	Weekly Public Affairs	Haywood Talcove, CEO of LexisNexis Risk Solutions' Government Group, a multinational information and analytics company based in Atlanta--- Mr. Talcove outlined a frightening new wave of scams: next-gen thieves are utilizing sophisticated new artificial intelligence tools to steal millions of dollars from consumers. He discussed the use of AI-generated voices--that criminals can now clone from social media profiles--to easily con parents or grandparents out of significant sums of money. He said the schemes are almost impossible to detect, but he suggested three steps every family should take to defend themselves.	7/23/23 at 5:30 a.m.	8:49 minutes
Personal Health	Weekly Public Affairs	F. Perry Wilson, MD, MSCE, Associate Professor of Medicine, Director, Clinical and Translational Research Accelerator at the Yale University School of Medicine, author of "How Medicine Works and When It Doesn't."--- 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.	7/23/23 at 5:30 a.m.	8:15 minutes
Railroad Safety, Child Safety, Parenting	Weekly Public Affairs	Morag MacKay, Director of Research, Safe Kids Worldwide-- 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.	7/23/23 at 5:30 a.m.	5:06 minutes

Government Food Assistance, Poverty, Nutrition	Weekly Public Affairs	Kate W. Bauer, PhD MS, Associate Professor of Nutritional Sciences, University of Michigan School of Public Health--- Prof. Bauer recently led a study that compared beverage consumption in low-income households that utilize taxpayer-funded food assistance programs. She found that families that used just one of the programs were in the normal range, but those that participated in both the Supplementation Nutrition Program for Women, Infants, and Children (WIC), and the Supplemental Nutrition Assistance Program (SNAP), consumed high amounts of sugar-sweetened beverages. She explained why this is a concern.	7/30/23 at 5:30 a.m.	8:00 minutes
Auto Recalls, Consumer Matters, Transportation	Weekly Public Affairs	Patrick Olsen, Editor-in-Chief, CarFax--- 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 also explained how someone can check to see if their car is on a recall list.	7/30/23 at 5:30 a.m.	9:22 minutes
Personal Health, Nutrition	Weekly Public Affairs	Rachel Neale, PhD, Professor, Group Leader, Deputy Coordinator of the Population Health Department at QIMR Berghofer Medical Research Institute in Brisbane, Australia--- 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 a heart attack, and she believes further research is needed to better understand the link.	7/30/23 at 5:30 a.m.	4:58 minutes
Parenting, Substance Abuse, Foster Care, Retirement	Weekly Public Affairs	Bacall Hincks, Family Advocate and Program Coordinator at Children's Service Society of Utah--- More than one million American children now live with grandparents, primarily because of their parent's addiction to opioids and other 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 negatively affect children's mental and physical health.	8/6/23 at 5:30 a.m.	9:17 minutes
Literacy, Education, Technology	Weekly Public Affairs	aryanne Wolf, PhD, Professor of Child Development and Director of the Center for Reading and Language Research at Tufts University, author of "Reader, Come Home: The Reading Brain in a Digital World"--- Prof. Wolf discussed the latest research into the human brain as we become increasingly dependent on digital technologies, rather than the printed word. 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.	8/6/23 at 5:30 a.m.	8:04 minutes
Education	Weekly Public Affairs	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"--- 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.	8/6/23 at 5:30 a.m.	4:50 minutes
Crime, Home Ownership, Legal Issues	Weekly Public Affairs	Paul Pilibosian, a Houston attorney specializing in real estate law--- It is a pattern being played out in many cities in the United States: 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.	8/13/23 at 5:30 a.m.	8:50 minutes

Personal Health	Weekly Public Affairs	Anupam Babu Jena, MD, PhD, Joseph P. Newhouse Professor at Harvard Medical School, physician at Massachusetts General Hospital, co-author of "Random Acts of Medicine: The Hidden Forces That Sway Doctors, Impact Patients, and Shape Our Health"--- 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.	8/13/23 at 5:30 a.m.	8:16 minutes
Gun Safety, Parenting	Weekly Public Affairs	Sophie Kjærøvik, doctoral candidate in communication at Ohio State University--- Firearms contribute to the deaths of more children ages 1-17 years in the U.S. than any other type of injury or illness. While much of that total is gang-related teen shootings, sometimes younger deaths are tragic accidents after a child finds an unsecured gun. Ms. Kjærøvik was the co-author of a recent study that found that a simple 60 second video on gun safety made a significant difference in whether kids ages 8 to 12 played with a found gun.	8/13/23 at 5:30 a.m.	5:04 minutes
Consumer Matters, Transportation	Weekly Public Affairs	Karl Brauer, Executive Analyst at ISeeCars.com--- 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 (and the trend is accelerating), the price of used cars in general has jumped 47% since 2019. He added that more than half of today's used cars also have 20% or more miles than they did three years ago.	8/20/23 at 5:30 a.m.	9:01 minutes
Personal Health, Technology	Weekly Public Affairs	LeRoy Hood, MD, PhD, biologist who has served on the faculties at the California Institute of Technology and the University of Washington, developed ground-breaking scientific instruments which made possible major advances in the biological and medical sciences, author of "The Age of Scientific Wellness"--- Dr. Hood discussed the reasons that medicine is undergoing a major transformation from a reactive, hit-or-miss 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 technology can eventually conquer heart disease, Alzheimer's disease and many other illnesses, with noticeable progress within five years.	8/20/23 at 5:30 a.m.	8:15 minutes
Social Media, Mental Health	Weekly Public Affairs	Tobias Rose-Stockwell, author of "Outrage Machine: How Tech Amplifies Discontent, Disrupts Democracy—And What We Can Do About It"--- The original internet was not designed to make us upset, distracted, confused, and outraged. But Mr. Tobias explained why something unexpected happened at the turn of the last decade, when a handful of small features were quietly launched at social media companies with little fanfare. Together, they triggered a cascading set of dramatic changes to how media, politics, and society itself operate. He explained what needs to happen to find a promising pathway back to a healthier online environment.	8/20/23 at 5:30 a.m.	5:14 minutes

Higher Education, Artificial Intelligence	Weekly Public Affairs	Anna Mills, textbook author, English instructor at the College of Marin, member of a joint Artificial Intelligence task force with the Modern Language Association and College Conference on Composition and Communication--- 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 explained why many professors are expecting chaos. She said few universities are offering clear guidelines for teachers or students. She also talked about the difficulty of detecting AI-generated cheating.	8/27/23 at 5:30 a.m.	7:50 minutes
Personal Health, Technology	Weekly Public Affairs	J. Scott Roberts, PhD, Professor in Health Behavior and Health Education at the University of Michigan, Associate Director of a poll from the University of Michigan Institute for Healthcare Policy and Innovation--- Prof. Roberts led a poll of people age 65 to 80 and found that while 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 in the past year to look for early signs of dementia, and 59% reported never having had such a screening. He said the poll also found very low awareness of blood tests that can help detect Alzheimer's disease.	8/27/23 at 5:30 a.m.	9:17 minutes
Environment, Government	Weekly Public Affairs	Peter Clark, Applied Forest Ecologist at the Rubenstein School of Environment and Natural Resources at the University of Vermont--- The US Forest Service has been given taxpayer funding to plant more than a billion trees across the country in the next nine years. Prof. Clark's research found a troubling bottleneck that could threaten these efforts: U.S. tree nurseries don't grow nearly enough trees---nor have the species diversity needed---to meet the unprecedented plans. He talked about the reasons behind the problem and what can be done to remedy it.	8/27/23 at 5:30 a.m.	5:13 minutes
Artificial Intelligence, Technology, Employment	Weekly Public Affairs	ChatGPT, an artificial-intelligence (AI) chatbot ChatGPT was launched as an artificial intelligence prototype on November 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. 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.	9/3/23 at 5:30 a.m.	9:29 minutes
Disabilities, Employment	Weekly Public Affairs	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 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 since the start of pandemic lockdowns.	9/3/23 at 5:30 a.m.	7:59 minutes
Personal Health, Senior Citizens	Weekly Public Affairs	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, or an additional quarter mile of walking, was associated with a 14% lower risk of heart disease, stroke or heart failure.	9/3/23 at 5:30 a.m.	5:06 minutes

Consumer Matters, Auto Insurance, Legal Matters	Weekly Public Affairs	Erica Eversman, President of the Automotive Education and Policy Institute in Akron, OH--- 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 an in-vehicle device. She said the data does permit insurance companies to evaluate risk better and better match the price of the insurance for the risk, but at a steep cost to consumers' privacy and legal rights.	9/10/23 at 5:30 a.m.	8:55 minutes
Child Mental Health, Parenting	Weekly Public Affairs	Caroline Leaf, PhD, clinical and cognitive neuroscientist, author of "How to Help Your Child Clean Up Their Mental Mess" 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, childhood mental health problems often follow kids into their teens and adulthood.	9/10/23 at 5:30 a.m.	8:15 minutes
Consumer Matters	Weekly Public Affairs	Edgar Dworsky, Founder & Editor of ConsumerWorld.com--- 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 ways that consumers can protect themselves against the tricky practice.	9/10/23 at 5:30 a.m.	5:01 minutes
Religion	Weekly Public Affairs	Ryan P. Burge, PhD, sociologist, Assistant Professor of Political Science at Eastern Illinois University, co-author of "The Great Dechurching: Who's Leaving, Why Are They Going, and What Will It Take to Bring Them Back?"--- The largest and fastest religious shift in US history is in progress. Prof. Burge co-authored a comprehensive study to learn who is leaving organized religion and why. He said the most common reason people stopped attending church was because they moved, and that lower-income people with a high school education or less are the most likely to leave. He also talked about societal effects when faith-based community services such as food banks, after-school programs and prison ministries disappear.	9/17/23 at 5:30 a.m.	9:22 minutes
Retirement Planning, Personal Finance	Weekly Public Affairs	Chris Carosa, MBA, Certified Trust & Financial Advisor, Senior Contributor to Forbes.com, author of "Hey! What's My Number: How to Improve the Odds You Will Retire in Comfort"--- A recent New York Life survey found that Americans believe they need \$4.3 million stashed away to retire comfortably. Unfortunately, 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, along with simple steps to get there.	9/17/23 at 5:30 a.m.	8:03 minutes

Personal Health, Minority Concerns	Weekly Public Affairs	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 it.	9/17/23 at 5:30 a.m.	4:50 minutes
Human Trafficking, Women's Issues, Crime	Weekly Public Affairs	Diane Mullins, founder of Deborah's Voice, a national non-profit women's advocacy organization---  Pastor Mullins said that child trafficking has become the 2nd largest criminal activity in the world behind illegal drug sales. She said most Americans are unaware of the existence of human trafficking and forced prostitution in their own towns, but it is surprisingly prevalent – not just on dimly lit street corners, but at music concerts, VIP dinners, and sporting events. She talked about techniques used by human traffickers to select their victims.	9/24/23 at 5:30 a.m.	7:26 minutes
Career, Aging	Weekly Public Affairs	Dawn Graham, PhD, psychologist, employment and career expert, Director of Career Management for the Executive MBA Program at The Wharton School, author of "Switchers: How Smart Professionals Change Careers -- and Seize Success"---  Dr. Graham offered job search advice, particularly for those in middle age who are considering career changes. She said a job search in a new field or occupation requires much more work than a typical job search. She offered suggestions on how to tailor a resume to sidestep age biases and other potential hurdles.	9/24/23 at 5:30 a.m.	9:45 minutes
Youth at Risk, Parenting Issues, Drug Abuse	Weekly Public Affairs	Susie Vanderlip, teen counselor, author of "52 Ways to Protect Your Teen"---  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 talked about the motivations of today's teenagers and why parents may be fearful of their kids. She offered tips to improve communication in a parent/teen relationship.	9/24/23 at 5:30 a.m.	4:54 minutes