

KRTZ-FM ISSUES / PROGRAMS Aired 6:00 am Sundays
1st Quarter
January 1 through March 31, 2013

QUARTERLY ISSUES REPORT, JANUARY - MARCH, 2013

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-01 | 01/06/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Devra Davis, PhD, MPH, epidemiologist, Founding Director of the Toxicology and Environmental Studies Board at the U.S. National Academy of Sciences, visiting professor at Harvard University and Georgetown University, author of *"Disconnect"*

More than 90% of Americans use cell phones, and Dr. Davis believes this trend, particularly in today's young people, will result in a serious health crisis in the coming decades. She talked about the effects of cell phone radiation on the brain, damage to DNA and reduced sperm counts. Dr. Davis noted that the growing brains of children make them especially vulnerable, and she offered advice for parents. She explained the reasons that most studies of cell phone radiation have not found any cause for concern.

Issues covered:
Personal Health
Parenting

Length: 9:28

Elton B. Sherman, expert in energy technologies and "clean tech" companies, author of *"Addicted to Energy: A Venture Capitalist's Perspective on How to Save Our Economy and Our Climate"*

Mr. Sherman talked about the easiest ways the average homeowner can save energy and money. He also talked about the reasons behind vast differences in energy efficiencies in similar-looking commercial buildings. He offered suggestions for individuals and business that could reduce global warming and create American jobs.

Issues covered:
Energy
Environment
Employment

Length: 7:43

Vivien Schapera, author of *"How to Lose Weight and Gain Money: A Program for Putting Your Life in Order"*

Ms. Shapera talked about the similarities between weight problems and money problems, such as overconsumption, loss of control and comfort-seeking behaviors. She offered ideas on how to reverse the downward spiral of weight gain and the erosion of financial assets.

Issues covered:
Personal Health
Personal Finance

Length: 4:53

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-02 | 01/13/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Nanette Sagastume, founder of a local support group for military families, author of *"We Also Serve: A Family Goes to War"*

Ms. Sagastume is the wife of a Vietnam War U.S. Marine and the mother of an Iraqi Freedom Marine. She discussed the myriad of challenges faced by today's military families and how it differs from the Vietnam era. She talked about the importance of support groups and what the average person can do to help military families.

Issues covered:
Military Issues
Family Matters

Length: 10:23

Lois P. Frankel, PhD, motivational speaker, expert in workplace behavior, author of *"Nice Girls Don't Get Rich"*

Ms. Frankel talked about basic steps that women can take to get ahead financially. She talked about the cultural and social reasons that may cause women to make financial missteps, and the quickest ways that women can begin to take control of their money.

Issues covered:
Women's Issues
Personal Finance
Education

Length: 6:47

Amy Knudsen, PhD, Senior Scientist at Massachusetts General Hospital, Lecturer at Harvard Medical School

Doctors have long recommended that people over the age of 50 should have a colonoscopy every ten years. Dr. Knudsen conducted a study that found that people who undergo that first colonoscopy at age 50 can be safely rescreened with one of three alternative methods in future years. She explained why screening for colon cancer is so important, and outlined the risk factors for those most at risk.

Issues covered:
Personal Health
Government Spending
Consumer Matters

Length: 5:02

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-03 | 01/20/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Randy Albelda, PhD, Professor of Economics and Senior Research Fellow at the Center for Social Policy at University of Massachusetts in Boston

Dr. Albelda recently co-authored a report called *"How Youth Are Put at Risk by Parents' Low-Wage Jobs."* She explained the special challenges faced by low-income parents who are in jobs that lack flexible hours and benefits like health insurance, paid sick days and vacation days. She said these factors impact a child's education, health and future prospects. She believes that lower wages are part of a long-term trend in the U.S..

Issues covered:
Poverty
Youth at Risk

Length: 8:24

Parenting

Adam Pertman, Executive Director of the non-profit Donaldson Adoption Institute, author of *"Adoption Nation: How the Adoption Revolution is Transforming Our Families--and America"*

Mr. Pertman discussed the rapidly changing process of adoption, largely driven by the Internet. He said social networking and other online tools have radically changed both the process of adoption and the expectation of privacy, because it is so easy to locate and reunite birth mothers and children years after an adoption. He added that the Internet has also aided the rise of scammers and predators offering to expedite the expensive and lengthy process of adopting a child.

Issues covered:

Length: 8:32

**Adoption
Parenting**

Rodlescia Sneed, Graduate Student in the Psychology Department of Carnegie Mellon University

Ms. Sneed was the co-author of a study that found that parents are 52 percent less likely to develop a cold than non-parents. She explained the possible reasons behind this surprising result. She said the health benefits for a parent appear to continue, even after the offspring has grown to adulthood.

Issues covered:

Length: 4:52

**Personal Health
Parenting**

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-04 | 01/27/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Jeff Herten, MD, author of *"The Sobering Truth: What You Don't Know Can Kill You"*

Dr. Herten was a high-functioning alcoholic for over 30 years. He talked about the widespread nature of hidden alcoholism in our society. He believes that alcohol is more addictive and destructive than drugs like heroin. He said alcohol consumption contributes to a surprising number of cancers and other health problems.

Issues covered:

Length: 8:10

**Alcoholism
Personal Health**

Pat Brown, author of *"How to Save Your Daughter's Life: Straight Talk for Parents from America's Top Criminal Profiler"*

Ms. Brown said no daughter is safe from harm in today's world, especially now that social media makes it so easy to connect with people we barely know. She discussed risky choices that teens make that can put them in harm's way, and how predators use that behavior to choose their victims. She said parents of teen girls need to be more proactive than ever about keeping their daughters safe.

Issues covered:

Length: 8:47

**Youth At Risk
Parenting
Date Rape
Crime**

Jeffrey Shaman, expert in infectious disease transmission, Assistant Professor in the Department of Environmental Health Sciences at the Mailman School of Public Health at Columbia University

Dr. Shaman said that he and other researchers are working on mathematical models that will soon be able to forecast flu outbreaks, similar to weather forecasts. His project combines data from Google

with weather tracking techniques. He explained how forecasts could be helpful to authorities in choosing where to distribute flu vaccines and other medications, and to warn people in the affected regions.

Issues covered:
Flu
Personal Health
Science

Length: 4:57

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-05 | 02/03/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Brad E. Sachs, PhD, family psychologist, author of “*Emptying the Nest*”

Many young adults are struggling to get on their feet, and are often living at home with their parents much longer than what used to be considered normal. Dr. Sachs discussed this trend and the complex reasons behind it. He also outlined several ways that parents can encourage independence and self-reliance, to help their children.

Issues covered:
Parenting Concerns
Employment

Length: 9:16

Julie Ferguson, Vice President of Emerging Technologies at Ethoca.com, a fraud-prevention company, co-founder of Merchant Risk Council, nationally-recognized expert in the field of fighting online fraud

A new crime is rapidly increasing in popularity. It’s called “friendly fraud,” where shoppers buy items online, then claim they never got the order. Ms. Ferguson explained why the crime is so easy to commit, and why it is so hard for online merchants to prevent. She explained hidden incentives that encourage banks to ignore the problem.

Issues covered:
Crime
Consumer Matters

Length: 7:46

Kenneth Dautrich, PhD, Associate Professor of Public Policy, University of Connecticut

Dr. Dautrich conducted a survey of students to learn their attitudes toward the First Amendment. He found that schools are spending more class time on the First Amendment, but a sizeable number of students either do not view the First Amendment favorably or take its protections for granted.

Issues covered:
Citizenship
Education

Length: 4:57

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-06 | 02/10/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

John Santa, M.D., M.P.H., director of the Consumer Reports Health Ratings Center, which provides analyses and ratings to help consumers make informed health-care decisions

Dr. Santa and Consumer Reports recently evaluated the most frequently-used screenings for cancer. Of the eleven screenings evaluated, the organization only recommended three, cautioning that most consumers should avoid eight other common tests. Dr Santa explained the results of his study, and offered advice for health consumers.

Issues covered:

Length: 9:21

Cancer
Personal Health
Consumer Matters

Nathaniel D. Smith, M.A., LPC-S, NCC, Licensed Professional Counselor in suburban Dallas, specializing in anger management and domestic violence issues, author of "*Taming Your Temper: A Workbook for Individuals, Couples, and Groups*"

Mr. Smith said that anger is a growing problem in our society, caused in part by our nation's economic struggles in recent years. He discussed the typical causes of anger, and how out-of-control anger can harm a person's health, destroy relationships, and derail a career. He outlined several anger management strategies that he uses with patients in his practice.

Issues covered:

Length: 7:52

Mental Health
Domestic Violence
Workplace Matters

Vaughan Dabbs, DC, Chiropractor with more than 20 years of experience, author of "*This Is Why Your Back Hurts*"

Dr. Dabbs said Americans are 16 times more likely to experience back pain than someone who lives in a poorer country. He talked about the many choices of treatments for back pain. He also offered advice to improve poor posture, which he believes is one of the primary causes of back problems.

Issues covered:

Length: 4:58

Personal Health

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-07 | 02/17/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Phil Price, PhD, physicist at the Airflow and Pollutant Transport Group of the Lawrence Berkeley National Laboratory, expert on indoor radon gas

The federal government says radon causes about 21,000 deaths from lung cancer each year. However, Dr. Price says the issue is more complex and the total number of radon deaths is uncertain. He explained why not every building or person is at equal risk. He also outlined how a homeowner can decide whether to be concerned and what to do about it.

Issues covered:

Length: 8:04

Radon
Community Health
Government Regulation

Michael G. Trachtman, attorney, author of *"The Four Mistakes: Avoiding the Legal Landmines that Lead to Business Disaster"*

Lawsuits can have severe consequences for businesses, both large and small. Mr. Trachtman outlined the most common legal vulnerabilities, and how employees can protect their jobs by helping their employer to steer clear of litigation.

Issues covered:

**Legal Issues
Employment**

Length: 9:11

Brian Elbel, PhD, MPH, Assistant Professor of Medicine and Health Policy at the New York University School of Medicine and Wagner School of Public Service

Fast food chains are now required to post calorie information on their menus, thanks to regulations in the federal health care law. Dr. Elbel conducted a study in lower-income neighborhoods in New York City and found that the added information made no difference in what a customer ordered. He talked about the possible reasons behind this, and offered suggestions that could help to lower obesity rates.

Issues covered:

**Personal Health
Poverty
Government Regulation**

Length: 4:37

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-08 | 02/24/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Jennifer Urban, Assistant Clinical Professor of Law at the University of California, Berkeley School of Law

Smart electric meters are being deployed at a rapid pace around the country, promising to help the power industry meet power demand, fix problems faster, and possibly help consumers lower their electricity bills. Prof. Urban said many privacy advocates are raising concerns about who could get access to the extensive household data collected by these new devices and how that access could be abused.

Issues covered:

**Energy
Privacy
Government Regulation**

Length: 9:20

Ron Pollack, Executive Director of Families USA, an advocacy organization

Some families will be priced out of health insurance due to what's being called a glitch in the federal healthcare reform law. Mr. Pollack said some families that can't afford coverage offered by their employer are not eligible for money from taxpayers to buy private health insurance on their own. Mr. Pollack outlined the problem, and said the number of families affected and the potential cost to cover them is unknown.

Issues covered:

**Healthcare
Government Regulation**

Length: 7:53

Jennifer Grasz, Vice President of Corporate Communications at CareerBuilder.com

Employees can torpedo their own careers in many ways. CareerBuilder found that one of the most common is being late for work. Ms. Grasz talked about the reasonable and outlandish explanations that employers have heard for tardiness. She also offered suggestions for workers who struggle to be on time for work.

Issues covered:
Employment
Workplace Matters

Length: 4:43

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-09 | 03/03/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Ellen Vancko, Nuclear Energy & Climate Change Project Manager for the Union of Concerned Scientists in Washington, D.C., expert on nuclear power and electricity markets

Nuclear power provides 20% of the nation's electricity, but the Union of Concerned Scientists believes that a massive amount of subsidies exist that mask its true costs. Ms. Vancko explained how these subsidies are often overlooked by politicians and taxpayers. She talked about subsidies provided to other forms of energy. She also discussed renewable energy sources that could eventually be less expensive than nuclear.

Issues covered:
Energy
Government Spending

Length: 8:08

Erik Rush, online columnist and writer, author of "Negrophilia"

Mr. Rush said that the U.S. has made more progress in race relations than many will admit. He believes that race is too frequently used as a tool for political and financial purposes and that this often prevents honest conversation on the topic. He discussed the role of poverty and family in minority communities, and offered suggestions on ways to improve racial dialogue.

Issues covered:
Minority Concerns
Poverty

Length: 9:14

Brian Depew, assistant director of the Center for Rural Affairs, a nonprofit research group in Lyons, Nebraska

In rural America, only 60 percent of households use broadband Internet service, according to the Department of Commerce, 10 percent less than urban households. Mr. Depew talked about the difficulty of getting high-speed Internet service in many rural areas. He explained why this results in an economic and educational handicap. He explained how government action can help.

Issues covered:
Rural Concerns
Government Spending
Economy

Length: 4:55

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-10 | 03/10/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Phil Reed, Senior Consumer Advice Editor at Edmunds.com, an automotive web site

As gasoline prices continue to rise, drivers are searching for ways to save money at the pump. Mr. Reed discussed some of the most common myths about gasoline and getting better mileage. He said today's cars can easily adapt to different blends of gasoline, so motorists should not worry about using "cheap" gas or trying a lower-octane fuel.

Issues covered:

Length: 8:19

**Energy
Consumer Matters**

William E. Copeland, PhD, Assistant Clinical Professor in the Department of Psychiatry and Behavioral Sciences at Duke University

Dr. Copeland was the lead author of a study that found that bullied children grow into adults who are at increased risk of developing anxiety disorders, depression and suicidal thoughts. He said every parent should discuss bullying with their children in order to proactively open the lines of communication on the topic.

Issues covered:

Length: 8:56

**Bullying
Mental Health
Parenting**

Lyn-Genet Recitas, expert in holistic medicine, author of a book called "*The Plan: Eliminate the Surprising "Healthy" Foods That Are Making You Fat--and Lose Weight Fast*"

Ms. Recitas said many foods that are considered healthy may not be. She said that when foods like salmon, cauliflower, and beans are combined with each person's unique chemistry, they potentially can cause a toxic reaction that triggers weight gain, premature aging, inflammation, and a host of health problems. She explained how a person can identify their hidden trigger foods.

Issues covered:

Length: 4:53

**Personal Health
Nutrition**

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-11 | 03/17/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Amber Yearwood, consultant from Trial Behavior Consulting, a juror consultancy firm based in San Francisco

Facebook and other social networking sites are increasingly being used by prosecutors and defense attorneys to decide who is—and who isn't—suitable to serve on a jury. Ms. Yearwood talked about the types of information that can be gleaned about prospective jurors and how it can affect the traditional jury selection process. She also offered suggestions for social network users who are concerned about their personal privacy.

Issues covered:

Length: 9:25

**Legal Issues
Government Policies
Privacy Concerns**

Kelly Erb, Philadelphia-based tax attorney, blogger and tax expert for Forbes.com

A number of free and low-cost options for tax preparation and filing are now widely available, offered by both the IRS and commercial software companies. Ms. Erb said nearly 70% of tax filers are now eligible for free tax preparation. She explained the eligibility requirements and how to get information on the programs. She also discussed several scams related to tax preparation that have recently emerged.

Issues covered:

Length: 7:49

**Taxes
Crime**

Steven Lipshultz, MD, Chairman of the Department of Pediatrics at the University of Miami’s Miller School of Medicine

Dr. Lipshultz was the lead researcher of a study that examined the health effects of energy drinks on teenagers. The study found that though as many as 50 percent of teens report using the drinks, there is little evidence to show that they improve mental focus or physical energy levels. He talked about the potential health problems that can be caused by energy drink consumption, and offered advice for parents who are concerned.

Issues covered:

Length: 4:49

**Personal Health
Parenting**

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-12 | 03/24/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Spencer Cowan, PhD, Vice President of Research at the Woodstock Institute, a Chicago-based nonprofit research and policy organization that focuses on fair lending and financial reform

Dr. Cowan led a study that examined fairness in the process of applying for a mortgage. He found that a home loan application listing a female applicant with a male co-applicant is less likely to be approved than one listing a male applicant with a female co-applicant. He discussed the possible reasons behind this issue and why it matters.

Issues covered:

Length: 8:29

**Women’s Issues
Discrimination
Consumer Matters**

Anne Fletcher, health and medical writer, author of *“Inside Rehab: The Surprising Truth About Addiction Treatment-and How to Get Help That Works”*

Ms. Fletcher discussed treatment options for people with substance abuse issues. She visited 15 addiction treatment centers—from outpatient programs for the indigent to Alcoholics Anonymous to famous celebrity rehabs—to determine what forms of rehab are effective. She said it’s common for people who struggle with addiction to require treatment multiple times, but she found that rehab centers often provide the same treatment over and over, rather than trying different approaches for repeat patients.

Issues covered:

Length: 8:49

**Substance Abuse
Mental Health**

Amanda E. Staiano, PhD, Postdoctoral Research Fellow in the Division of Population Science at the Pennington Biomedical Research Center in Baton Rouge, LA

33% of American children are obese or overweight. Dr. Staiano was the lead author of a study that found that kids who have televisions in their bedrooms are twice as likely to be fat and nearly three times as likely to be at risk for heart disease and diabetes as those who don't. She recommended that parents limit a child's screen time to no more than two hours per day.

Issues covered:
Children's Health
Parenting

Length: 5:02

| | | | | |
|------------|----------------|----------|---|-----------|
| INFO TRACK | show # 2013-13 | 03/31/13 | 1 | 30 MINUTE |
|------------|----------------|----------|---|-----------|

Anise Wiley-Little, expert in Human Resources, former corporate Chief Diversity Officer, author of "*Profitable Diversity: How Economic Inclusion Can Lead to Success*"

Ms. Wiley-Little said diversity is often ignored, although it can be a tremendous resource for businesses. She outlined the reasons that diversity and inclusion should matter to our nation's corporations and communities. She also said that in most cases, male managers and CEOs are ultimately in control of whether diversity succeeds or fails in a company.

Issues covered:
Discrimination
Minority Concerns
Workplace Matters

Length: 9:21

Helaine Olen, personal finance writer, author of "*Pound Foolish: Exposing the Dark Side of the Personal Finance Industry*"

Americans spend billions of dollars on personal finance products and advice. Ms. Olen discussed common myths purveyed by many of the nation's most respected financial gurus. She said the financial industry frequently sells products and services to consumers that offer little, if any, help in achieving financial security. She talked about the corrosive role that commissions and fees too often play in advice offered by money advisors.

Issues covered:
Consumer Matters
Personal Finance

Length: 7:56

Joseph Ugrin, Assistant Professor of Accounting, Kansas State University

Professor Ugrin discussed his study of a trend called "cyberloafing," which is rapidly increasing in workplaces throughout the nation. He found that all employees – old and young alike – are spending large amounts of their workday on non-work-related activities online, such as social networking and managing their finances. He talked about the challenges that employers face in dealing with the problem.

Issues covered:
Workplace Matters
Personal Productivity
Employment

Length: 4:49