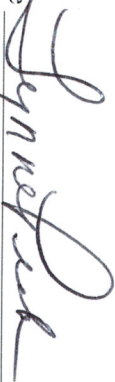


QUARTERLY ISSUES/PROGRAMS LIST

The following is a listing of some of the significant issues responded to by Radio Station WGFN/WGFE-FM along with the most significant programming treatment of those issues for the period 10/1/18 to 12/31/18. The listing is by no means exhaustive. The order in which the issues appear does not reflect any priority or significance.

Description of Issue	Program/Segment	Date(s)	Time(s)	Duration	Narration of Type and Summation of Program/Segment Content.
Salvation Army Bell Ringer	On-Site Bellringer	12-10-18	10AM-12PM	2 hours	On-Air personality rang the bell at a local grocery store on a Salvation Army "Matching Monday" to raise money for the Salvation Army.
Strength For Cripps Fundraiser	Live Broadcast	12-08-18	3-5PM	12-08-18	Live broadcast from Straits Area Federal Credit Union in Cheboygan to highlight a fundraiser for a cancer patient
Blanket The North	Live Reads and Live Broadcasts	11-2-18-12-08-18	Various	Month Long	Live reads, and live broadcasts to get blankets and other means of warmth donated to 3 different car dealerships, which were then distributed to Salvation Army locations, locally.
Toys For Tots Poker tournament	Poker Tournament	12-2-18	4PM	2 week promo	Live reads to promote Toys For Tots Poker Tournament, then on-air personalities played in poker tournament.

Signature 

Date Posted to Public File - 1/10/19



Call Letters: WGFM

Weekly Public Affairs Program

QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2018

Show # 2018-40

Date aired: 10/7/18 **Time Aired:** 5:00 am

Ryan Hampton, recovering addict, author of *"American Fix: Inside the Opioid Addiction Crisis - and How to End It"*

Nearly every American knows someone who has been affected by the opioid crisis. Mr. Hampton shared his story of addiction and recovery. He said 9 out of 10 Americans who need addiction treatment are not able to access it. He believes the nation's approach to treatment needs to be reformed from the bottom to the top. He said billions of dollars of federal spending aimed at this problem are not making it to local communities.

Issues covered:

Length: 9:08

**Drug Addiction
Government Policies**

Kevin Leman, PhD, psychologist, author of *"When Your Kid Is Hurting: Helping Your Child through the Tough Days"*

The impulse for parents to protect their children is strong, but Dr. Leman said that very protection can end up handicapping them for life. He said that rather than seeking to save them from unhappiness or struggle, parents must teach their kids how to cope with and rise above their problems. He discussed the importance of listening and offered techniques to get kids to talk about their problems.

Issues covered:

Length: 8:12

**Parenting
Youth at Risk**

Amanda Dixon, Analyst and Senior Reporter at Bankrate.com

Ms. Dixon outlined the results of a recent Bankrate.com survey that found that American households with the lowest incomes spend the most on items they don't need, such as lottery tickets, restaurant food and prepared drinks, like coffee and smoothies. She said even minor changes in a person's spending can have a dramatic impact on their ability to build an emergency savings fund.

Issues covered:

Length: 5:09

**Poverty
Consumer Matters
Personal Finance**

Show # 2018-41

Date aired: 10/14/18 **Time Aired:** 5:00 am

Lisa Lockerd Maragakis, MD, MPH, Senior Director of Infection Prevention at the Johns Hopkins Health System in Baltimore

Last year's flu season was one of the deadliest in the last 40 years, with an estimated 80,000 deaths in the U.S. Dr. Maragakis explained why it is important to get a flu shot in October. She discussed the different types of flu vaccine available and dispelled some of the most common myths about it.

Issues covered:
Public Health

Length: 8:49

Jean M. Twenge, PhD, Professor of Psychology at San Diego State University, author of the book "iGen"

Fewer than 20 percent of U.S. teens report reading a book, magazine or newspaper daily for pleasure, while more than 80 percent say they use social media every day, according to Dr. Twenge's latest research. She noted that the decline in reading print media was especially steep. She explained why this is such cause for concern and what parents can do to counteract it.

Issues covered:
Literacy
Parenting
Teenage Concerns

Length: 8:32

Keita Franklin, PhD, Executive Director of Suicide Prevention for the U.S. Department of Veterans Affairs

Suicide is a national public health issue that affects all Americans, but it is a particularly serious problem among both active duty service members and military veterans. Dr. Franklin discussed the possible reasons behind this trend. She also talked about a new VA campaign intended to increase the availability of mental health and suicide prevention resources for at-risk veterans.

Issues covered:
Suicide
Military/Veterans Concerns

Length: 5:08

Show # 2018-42

Date aired: 10/21/18 **Time Aired:** 5:00 am

Ken Dychtwald, Ph.D., gerontologist, psychologist, CEO of Age Wave, a company that conducts research on issues relating to aging populations

Dr. Dychtwald discussed his recent survey that uncovered the staggering amount of financial support that parents are providing to their adult children. He found that 79% of parents are providing money to their children between age 18 and 34, and the average was \$7,000 a year. He said that figure is twice the amount that parents are putting into their own retirement accounts. He explained the possible reasons behind this trend.

Issues covered:
Parenting
Retirement Planning
Student Debt

Length: 9:47

Jeff Asher, crime analyst based in New Orleans

Mr. Asher discussed his research into the connection between weather and gun violence. He found that twice as many people are shot in northern cities on hot days compared to cold ones. He also talked about the potential long term effects of climate change on crime rates.

Issues covered:

Length: 7:26

Gun Violence
Crime
Climate Change

Gail J. McGovern, President and CEO of the American Red Cross

Ms. McGovern discussed the Red Cross' response to the catastrophic damage left by hurricane Michael. She outlined the greatest challenges faced by relief workers on the ground. She said the Red Cross' greatest needs are blood donations, volunteers and financial donations.

Issues covered:

Length: 5:11

Disaster Relief
Volunteerism
Blood Donation
Charitable Contributions

Show # 2018-43

Date aired: 10/28/18 **Time Aired:** 5:00 am

Deborah Thorne, PhD, Associate Professor of Sociology at the University of Idaho, Principle Investigator on the nationally-recognized Consumer Bankruptcy Project

Dr. Thorne's research paper entitled "Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society" found that the rate at which Americans age 65 and older are filing for bankruptcy has more than tripled since 1991. She outlined a number of factors that may contribute to this problem, including rising healthcare expenses and a lack of financial knowledge or discipline to properly save for retirement, since pensions have been replaced by 401k plans.

Issues covered:

Length: 9:27

Bankruptcy
Senior Citizens
Retirement Planning

Elizabeth Saewyc, PhD, RN, FSAHM, FCAHS, FAAN, Professor of Nursing at the University of British Columbia

Dr. Saewyc conducted a recent survey that found that boys—not girls—are more likely to report being victims of dating violence committed by partners who hit, slap or push them. While there has been an overall decline in dating violence, she believes that it may still be socially acceptable for girls to hit or slap boys in dating relationships. She suggested that teenagers who date need more support and education programs to address this problem.

Issues covered:

Length: 7:43

Social Violence
Teenager Concerns

Andrew Gewirtz, PhD, Professor in the Institute for Biomedical Sciences at Georgia State University

Dr. Gewirtz was the co-author of a surprising study that found that adding highly refined fiber to processed foods could have negative effects on human health, including liver cancer. He explained what ingredients consumers need to watch for on processed food labels. He said the simplest solution is to eat fruits and vegetables naturally rich in soluble fiber, rather than processed foods.

Issues covered:

Length: 5:01

**Nutrition
Cancer
Personal Health**

Show # 2018-44

Date aired: 11/4/18 Time Aired: 5:00 am

Sarah Stanley Fallaw, PhD, industrial psychologist, researcher, and president of DataPoints, author of *"The Next Millionaire Next Door: Enduring Strategies for Building Wealth"*

Dr. Stanley wrote a follow up to her father's classic book *"The Millionaire Next Door."* She talked about several myths relating to millionaires and how they accumulate wealth. She discussed the importance of living below your means, and how to identify and develop behaviors that are conducive to building wealth.

Issues covered:

Length: 9:44

**Personal Finance
Consumer Matters
Retirement Planning**

Jason West, PhD, Professor of Environmental Sciences and Engineering at the University of North Carolina at Chapel Hill Gillings School of Global Public Health

Air pollution in the U.S. has decreased since about 1990. Dr. West led a study that found that this improvement resulted in a 47% decrease in deaths related to air pollution exposure. He noted that, despite clear improvements, air pollution remains an important public health issue in the U.S., with an estimated 71,000 deaths in 2010. He discussed the effectiveness of tree planting programs and other steps ordinary people can take to help.

Issues covered:

Length: 7:26

**Air Pollution
Government Regulations
Energy**

Alan Monheit, PhD, Professor of Health Economics and Chair, Department of Health Systems & Policy in the School of Public Health, Rutgers University

Dr. Monheit led a study that examined the relationship between parental education and family healthcare spending. He found that parents educated beyond high school spend significantly more on healthcare, despite differences in family income and health insurance. He also discussed differences he found in healthcare decisions made by single-mother families compared to two-parent families.

Issues covered:

Length: 5:04

**Public Health Policy
Education
Parenting**

Show # 2018-45

Date aired: 11/11/18 **Time Aired:** 5:00 am

Bonnie Halpern-Felsher, PhD, Professor of Pediatrics, Stanford University School of Medicine

Dr. Halpern-Felsher led a study that found that teens and young adults who use Juul brand e-cigarettes are failing to recognize the product's addictive potential, despite using it more often than their peers who smoke conventional cigarettes. She said the nicotine levels in a single Juul pod are the equivalent of smoking 1 ½ to 2 packs of cigarettes. She also discussed the high vulnerabilities of teens to brain changes caused by e-cigarettes, as compared to people in their twenties.

Issues covered:

Length: 9:00

**Substance Addition
Teenager Concerns
Health**

Lan Nguyen Chaplin, PhD, Associate Professor of Marketing, University of Illinois at Chicago

Materialism may be more common than ever. Dr. Chaplin led a study that tested ways to reduce materialism among young consumers. She found that a teenagers who completed a two-week gratitude journal were significantly more grateful, more generous and less materialistic.

Issues covered:

Length: 8:05

**Parenting
Consumer Matters**

Thomas Newkirk, PhD, Professor Emeritus, University of New Hampshire

In this age of smartphones, Twitter and information scrolling at the bottom of TV screens, Americans are reading faster than ever. Prof. Newkirk believes this is a negative trend, and that readers get greater enjoyment and comprehension when they read slowly. He talked about the reasons why people tend to skim text, and techniques they can use to slow down.

Issues covered:

Length: 4:37

**Literacy
Education**

Show # 2018-46

Date aired: 11/18/18 **Time Aired:** 5:00 am

Ryan Kalember, Senior Vice President of Cybersecurity Strategy for online security company Proofpoint

Scammers have devised a new scheme to steal thousands of dollars from homebuyers who are about to close on a house. Mr. Kalember said buyers are often tricked into wiring their down payment on the day of closing to a fraudulent offshore account, by criminals who have hacked their real estate agent's or title company's email account. He explained how consumers can protect themselves.

Issues covered:

Length: 7:43

**Crime
Online Security
Personal Finance**

Diane Redleaf, family defense attorney, author of *“They Took the Kids Last Night: How the Child Protection System Puts Families at Risk”*

The number of children in the U.S. foster care system is at record levels, thanks in part to the opioid crisis. With nearly 450,000 children in the system, Ms. Redleaf discussed what happens when caseworkers make mistakes, taking children from parents who are neither abusive nor neglectful. She noted that minority families are disproportionately affected by this trend. She also said that once children are taken, parents and their attorneys sometimes can't learn where the children are being housed.

Issues covered:

Length: 9:24

**Foster Care
Minority Concerns
Parenting**

David Mizejewski, Naturalist at the National Wildlife Federation

Mr. Mizejewski talked about the benefits of allowing leaves to decompose naturally, rather than raking them up and disposing of them. In addition to serving as a natural fertilizer, he said butterflies and songbirds depend on leaf litter for food sources. He also discussed the environmental impact of bagging up lawn debris for disposal.

Issues covered:

Length: 4:37

Environment

Show # 2018-47

Date aired: 11/25/18 **Time Aired:** 5:00 am

Brandi Britton, District President of Office Team, a staffing service providing temporary administrative and office support staff

Ms. Britton discussed the most common social media mistakes that take job seekers out of the running for a position. She noted that negative or inappropriate comments and questionable photos are the most common social media issues. She said a job hunter should always assume that a company has combed through their social media profile before even scheduling an interview.

Issues covered:

Length: 7:28

**Employment
Career
Social Media**

Jennifer Bradley, co-author of *“Make it Zero: The Movement to Safeguard Every Child”*

Ms. Bradley discussed the issue of human trafficking in the U.S. She said five main factors contribute to the problem, including poverty, abuse and isolation. She explained the shocking role that the foster child system plays in the issue, and she offered suggestions for individuals to make a difference in preventing and stopping human trafficking.

Issues covered:

Length: 9:43

**Human Trafficking
Child Abuse
Poverty**

Richard Thaler, PhD, Professor of Behavioral Science and Economics at the University of Chicago Booth School of Business, President of the American Economic Association

Prof. Thaler discussed what happens when economics meets psychology and how irrational human beings greatly influence the US and world economies. He explained how research is in progress to understand human miscalculations, with the goal of developing better decision-making in business, government and life in general.

Issues covered:

Length: 4:49

Economics
Consumer Matters
Mental Health

Show # 2018-48

Date aired: 12/2/18 Time Aired: 5:00 am

Patrick O'Rourke, Certified Public Accountant in Washington, D.C., founder of ScholarshipStats.com

There are roughly 8 million high-school student athletes in the U.S. However, only a small percentage go on to play a sport in college, and even fewer receive athletic scholarships. Mr. O'Rourke explained which sports have the most scholarship money available. He talked about parents' misconceptions about college scholarships and offered advice.

Issues covered:

Length: 8:58

Youth Sports
Education
Parenting

Jennifer Molinsky, PhD, housing expert, Senior Research Associate at the Joint Center for Housing Studies of Harvard University

Dr. Molinsky shared the findings of her annual report on the nation's housing. She said that many older Americans are burdened by housing costs, and that affordable, accessible and supportive senior housing is in short supply. She also warned that many households in their 50s and early 60s may not be financially prepared for retirement.

Issues covered:

Length: 8:17

Housing
Senior Citizens
Retirement Planning

Karen Bakies, RDN, LD, FAND, Registered Dietitian and Vice President of Nutrition Affairs for the American Dairy Association Mideast in Columbus, Ohio

Ms. Bakies said a recent survey by her organization found that 94 percent of Americans admit to throwing food away at home. In fact, the average family wastes nearly a third of the food they buy. She outlined the most common reasons that people throw food out, and offered suggestions to minimize the problem.

Issues covered:

Length: 4:56

Food Safety
Consumer Matters
Environment

Show # 2018-49

Date aired: 12/9/18 **Time Aired:** 5:00 am

Keith Whyte, Executive Director of the National Council on Problem Gambling

Millions of Americans are hooked on gambling, and at least 40 states are addicted to gambling revenue. Mr. Whyte said states have not taken the measures needed to address gambling addiction, as they have greatly expanded gambling in the past ten years. He talked about the most common characteristics of those addicted to gambling and how to recognize if someone has a problem.

Issues covered:

Length: 8:38

**Gambling Addiction
Government Spending**

Quint Studer, community development expert, author of "*Building A Vibrant Community: How Citizen-Powered Change Is Reshaping America*"

Mr. Studer said vibrant communities don't just happen—they are built. He discussed ways that cities and towns can attract investments, encourage small business startups and build lively downtowns. He talked about the importance of creating community events such as street festivals, rallies, fundraisers and concerts to foster a sense of neighborhood. He also outlined ways that citizens can volunteer to improve their local community.

Issues covered:

Length: 8:39

**Community Development
Volunteerism**

Craig Smith, PhD, Research Investigator at the University of Michigan Center for Human Growth and Development

Prof. Smith led a study that examined whether parents should force kids to apologize for something they did wrong to another child. He found that the wronged child saw a big difference between a sincere apology and a coerced one. He suggested ways that parents can help their child learn to have empathy for the victim, thus ensuring a willing apology.

Issues covered:

Length: 4:59

**Child Development
Parenting**

Show # 2018-50

Date aired: 12/16/18 **Time Aired:** 5:00 am

Jamie Cooper, Associate Professor in the University of Georgia Department of Foods and Nutrition

Prof. Cooper led a study that found that vacations often lead to small amounts of long-term gradual weight gain and contribute to 'creeping obesity'. She talked about the primary causes of weight gain during vacations and explained why it's important to lose the added weight as soon as possible upon returning from a trip.

Issues covered:

Length: 9:31

**Personal Health
Obesity**

R. Douglas Fields, PhD, Chief of the Section on Nervous System Development and Plasticity at the National Institute of Child Health and Human Development, a part of the National Institutes of Health, Adjunct Professor in the Neuroscience and Cognitive Science Program at the University of Maryland, College Park, author of *“Why We Snap: Understanding the Rage Circuit in Your Brain”*

Today’s headlines are filled with examples of otherwise rational people with no history of violence or mental illness who suddenly snap in a domestic dispute, an altercation with police, or road rage attack. Dr. Fields explained the reasons behind these seemingly random episodes. He said every human has been hardwired with the potential to snap. He also said the same pathway in the brain that can result in a violent outburst can also enable us to act heroically and altruistically before our conscious brain knows what we are doing.

Issues covered:

Length: 7:46

**Mental Health
Domestic Violence**

Thomas Nassif, Ph.D., Professorial Lecturer in American University’s Department of Health Studies, researcher at the D.C. Veterans Affairs Medical Center

U.S. veterans often return home with multiple types of trauma, and suffer from one of the highest rates of chronic pain of any population in the U.S. Dr. Nassif led a study that found that veterans who practiced meditation reported a 20 percent reduction in pain intensity, and in how pain interferes with everyday aspects of life, such as sleep, mood, and activity level.

Issues covered:

Length: 4:46

**Military Affairs
Mental Health
Personal Health**

Show # 2018-51

Date aired: 12/23/18 Time Aired: 5:00 am

Danny Iny, entrepreneur, author of *“Leveraged Learning: How the Disruption of Education Helps Lifelong Learners and Experts with Something to Teach”*

Mr. Iny believes that pursuing a four-year degree leaves too many students drowning in debt and unprepared for the work world. He outlined the decisions that students and parents should consider before committing to the time and cost commitments of a college degree. He discussed what careers require a college education, along possible alternative paths for other careers.

Issues covered:

Length: 9:19

**Education
Career**

Gina LaRoche, organizational consultant, executive coach, co-founder of Seven Stones Leadership Group, co-author of *“The 7 Laws of Enough: Cultivating a Life of Sustainable Abundance”*

Ms. LaRoche said counting your blessings year-round can be good for your mental health and well-being, ultimately boosting a person’s chances of success. She talked about ways to avoid a “scarcity mentality,” where more is always better and having more will lead to happiness. She talked about the influence of social media on this mentality.

Issues covered:

Length: 7:57

**Mental Health
Consumer Matters
Career**

Greg McBride, Chief Financial Analyst for Bankrate.com

Mr. McBride shared the results of a Bankrate survey that found that despite the hot labor market, 62 percent of employed Americans did not get a pay raise or better paying job in 2018. He noted that career or income advancement often involves a willingness to change jobs, yet only 25 percent have any intention of looking for a new job in 2019.

Issues covered:
Employment
Personal Finance

Length: 5:08

Show # 2018-52

Date aired: 12/30/18 **Time Aired:** 5:00 am

Rashmi Shetgiri, MD, Assistant Professor of Pediatrics, Los Angeles Biomedical Research Institute at Harbor-UCLA Medical Center

Dr. Shetgiri led a study of what factors influence teens to get involved with weapons. She said emotional distress and substance abuse both increase the odds for white, black and Hispanic youth to carry or use a gun or knife. She also discussed the importance of parents and positive role models in the prevention of youth violence.

Issues covered:
Youth Violence
Youth at Risk
Minority Concerns

Length: 7:47

Harold Pollack, PhD, Helen Ross Professor of Social Service Administration at the University of Chicago, where he researches health and urban policy concerns, nonresident fellow at the Century Foundation, co-author of *"The Index Card: Why Personal Finance Doesn't Have to Be Complicated"*

Dr. Pollack believes that everything Americans need to know about managing their money could fit on a single index card. He explained why his nine simple rules outperform more complicated financial strategies. He also discussed the most responsible way to select a financial advisor and why he felt one of his most important rules should be to support the nation's social safety net.

Issues covered:
Personal Finance
Charitable Contributions

Length: 9:33

Maria Corkern, reading specialist, teacher, author of *"Doris Thesaurus"*

Recent studies have found that since 1950, the average teenager's vocabulary has dropped from 25,000 words to only 10,000. Ms. Corkern said that a limited vocabulary translates into a reduced ability to think critically and communicate effectively, which results poor educational performance. She offered suggestions for parents on how to help a child improve his vocabulary.

Issues covered:
Education
Teen Concerns
Youth at Risk

Length: 5:02