QUARTERLY ISSUES/PROGRAMS LIST

The following is a listing of some of the significant issues responded to by Radio Station ___WGFM/WGFE-/FM) along with the most significant programming treatment of those issues for the period 10/1/2020 through 12/31/2020. 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.
Public Affairs	A Guy In The Dark With Cats	10/1-12/31	All dayparts	30	The station aired 30 second live reads to promote pet adoption through the Cherryland Humane Society in Traverse City and directed listeners to the station's social media platforms to view a video podcast, "A Guy In The Dark With Cats," showcasing cats available for adoption.
Public Affairs	Animalize Coffee	12/19-12/31	All dayparts	:10 and :30	The station aired 10 second promos and 30 second live reads to promote a coffee sold via the station website. Proceeds of Animalize coffee sales benefit Cherryland Humane Society in Traverse City
Public Affairs	Impaired Driving	12/23-12/31	All dayparts	:30	The station aired live PSAs urging listeners to not drink and dribe

Signature Lynne Bennett Date Posted to Public File - 1/5/21

Call Letters: __WGFM___

Weekly Public Affairs Program

QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2020

Show # 2020-40
Date aired: _10/4/20___ Time Aired: __5:00 am_____

Stuart N. Brotman, executive policy adviser, legal analyst, author of "*Privacy's Perfect Storm: Digital Policy for Post-Pandemic Times*"

The COVID-19 lockdowns have expanded the online world of work and school at home to unprecedented levels. Mr. Brotman outlined the rapid increase in digital privacy issues related to this new trend, and what is necessary to address the problem. He also talked about privacy issues related to terms of agreement that consumers typically ignore when installing apps or other software.

Issues covered: ***Length:*** ***8:43***
Privacy
Government Regulation
Consumer Matters

Ajit Mathew George, founder of Second Chances Farms, LLC in Wilmington, DE

Mr. George founded an organization that employs only convicted felons, training them in entrepreneurship through mentorship programs and green collar jobs at hydroponic, indoor vertical farms in economically distressed communities. He explained how the farms replace recidivism with compassionate capitalism and turn entrepreneurs-in-residence into "Agri-preneurs." He also explained how the farms were forced to rapidly adapt to serving consumers directly, when the coronavirus lockdowns closed restaurants.

Issues covered: ***Length:*** ***8:33***
Criminal Reform
Entrepreneurship
Environment
Poverty

Stephanie L. Bonne, MD, Assistant Professor of Surgery, Director of the Hospital Violence Intervention Program at Rutgers New Jersey Medical School

Dr. Bonne led a study of injuries caused by glass-topped tables. She said the furniture causes thousands of injuries each year, many requiring significant surgeries and long hospital stays. She said the U.S. Consumer Product Safety Commission requires tempered glass for products like doors and car windshields but it is voluntary for horizontal surfaces.

Issues covered: ***Length:*** ***5:02***
Home Safety
Government Regulation
Consumer Matters

Show # 2020-41
Date aired: _10/11/20_____ Time Aired: __5:00 am _____

Carol L. Rickard, Tobacco Treatment Specialist, author of "*The Benefits of Smoking: Why It's So Hard to Quit Smoking and What You Can Do about It*"

70% of smokers would like to quit, but only 4 to 7% will be successful. Ms. Rickard explained what smokers perceive as the benefits and why it's so hard for people to kick the habit once they've started. She also discussed the potential risks associated with e-cigarettes and vaping. She suggested resources that smokers can use to quit for good.

Issues covered: ***Length:* 8:44**
Women's Issues
Consumer Matters
Parenting
Media

Mathew Freeman, Co-Founder and Senior Executive Consultant at TMI Consulting, a diversity and inclusion management consulting firm, co-author of "*Overcoming Bias: Building Authentic Relationships across Differences*""

Mr. Freeman said every human is biased in one way or another, and it's a constant process to recognize and reduce it. He explained why bias has such an impact in every aspect of life, and how companies should address it in the workplace. He said the secret to dealing with bias is by intentionally cultivating meaningful relationships with those who are different.

Issues covered: ***Length:* 8:33**
Diversity
Minority Concerns
Workplace Matters

Gloria Lopez-Cordle, nationally-recognized patient advocate, creator of "*the Personal Medical Journal*", a patient organizational tool

A recent study found that American hospitals are making preventable medical errors that kill thousands of Americans each year. Ms. Lopez-Cordle believes that patients and their families need to take charge of their medical information to prevent mistakes by doctors. She offered advice on what kinds of medical data is important and how to organize it.

Issues covered: ***Length:* 4:48**
Personal Health

Show # 2020-42
Date aired: __10/18/20____ Time Aired: __5:00 am _____

Dennis Culhane, PhD, Dana and Andrew Stone Professor of Social Policy at the University of Pennsylvania School of Social Policy and Practice, co-founder and Co-Director of the Actionable Intelligence for Social Policy initiative

Over the next decade, the number of elderly homeless Americans is projected to triple — and that was before COVID-19 hit. Prof. Culhane explained why younger members of the boomer generation have remained the dominant homeless population in the United States, and what can be done to address the problem. He noted that people who experience homelessness have a life expectancy of 64-65 years.

Issues covered: ***Length:* 7:38**
Homelessness
Senior Citizens
Drug Abuse

Christopher Ali, PhD, Associate Professor, Department of Media Studies, University of Virginia

Nearly 40 million households lack a quality internet connection, cutting them off from work, schools and more. Prof. Ali said the same huge government efforts that brought electricity and telephone service to rural areas in the 1930s and 40s should be applied in a similar way to broadband service today. He said lower income and minority Americans are most likely to be affected by the digital divide.

Issues covered: ***Length:* 9:36**
Broadband Internet
Rural Concerns
Education
Poverty

Michael S. Pollard, PhD, Senior Sociologist at the RAND Corporation, Professor at the Pardee RAND Graduate School

Across America, alcohol consumption has risen sharply during the pandemic shutdowns.
Dr. Pollard led a study that found that heavy drinking by women rose 41%. He explained who was most at risk of binge drinking and why this is a serious and ongoing problem.

Issues covered: ***Length:* 5:09**
Alcoholism
Mental Health
Coronavirus Lockdowns

Show # 2020-43
Date aired: __10/25/20____ Time Aired: _5:00 am _____

Farrokh Alemi, PhD, Professor of Health Informatics, George Mason University College of Health and Human Services

Suicide among US veterans is on the rise. Prof. Alemi led a study that examined the reasons that vets take their own lives. He found that while social factors like family problems and homelessness can predict suicide, they are not the cause of it -- mental illness is. He said the results of the study were a surprise. He added that the social isolation that accompanies COVID-19 has been a major factor in increasing suicide rates overall.

Issues covered: ***Length:* 8:31**
Suicide
Veterans Issues
Mental Health

Joseph Dieleman, PhD, Associate Professor in the Department of Health Metric Sciences at the University of Washington, faculty lead of the Resource Tracking team at the Institute for Health Metrics and Evaluation

Prof. Dieleman said five major health risks, things such as obesity, high blood pressure, and smoking, were linked to over $730 billion in preventable health care spending in the US in 2016. He talked

about policy changes and public awareness programs that may influence people to take steps to avoid costly health problems.

Issues covered: ***Length:*** ***8:41***
Healthcare Costs
Personal Health

David B. Soma, MD, Pediatric Sports Medicine Specialist, Mayo Clinic

Youth sports can help kids via exercise and the development of socialization skills, but the COVID-19 pandemic has had a dramatic effect on sports programs nationwide. Dr. Soma explained how the risks vary from one sport to another, and what parents and student athletes can do to reduce their chances of contracting the virus during sports activities.

Issues covered: ***Length:*** ***4:53***
Youth Sports
Parenting
Coronavirus

Show # 2020-44
Date aired: __11/1/20____ Time Aired: __5:00 am _____

Kellie Gerardi, commercial spaceflight industry professional, science communicator, leader of Special Projects for the Commercial Spaceflight Federation, Director of The Explorers Club, author of "*Not Necessarily Rocket Science: A Beginner's Guide to Life in the Space Age*"

Ms. Gerardi shared some of her experiences as a human test subject for space suits in microgravity flights. She talked about the importance of inspiring girls to pursue STEM subjects in school. She also suggested ways that young women can find mentors to help them attain jobs in the commercial space industry, and why it's so important for women to be included in future space exploration.

Issues covered: ***Length:*** ***9:09***
Science
Women's Issues
Education

Tom Corley, Certified Financial Planner**,** author of "*Effort-Less Wealth: Smart Money Habits at Every Stage of Your Life*"

Life is a series of stages, and Mr. Corley said money mistakes made in one stage can have a ripple effect, impacting one or more subsequent stages. He explained how those who develop smart money habits early will position themselves up for lifelong financial success. He outlined the four ways that any American can become wealthy.

Issues covered: ***Length:*** ***8:09***
Personal Finance
Retirement Planning

Lois E. Krahn, MD, psychiatrist and sleep medicine specialist, Mayo Clinic in Phoenix

As most of the nation switches from daylight saving to standard time, many people welcome the extra hour of sleep. Dr. Krahn explained how time changes affect the body and sleep patterns, such as increased traffic accidents in subsequent weeks. She also offered tips to adapt to the schedule change.

Issues covered: ***Length:* 5:06**
Personal Health

Show # 2020-45
Date aired: __11/8/20_____ Time Aired: __5:00 am _____

Patricia Boyle, PhD, neuropsychologist, Professor of Behavioral Sciences at the Rush Alzheimer's Disease Center, part of Rush University in Chicago

Scammers are using the COVID-19 pandemic as a new weapon to target senior citizens. Dr. Boyle outlined the latest battery of financial scams, including telemarketer offers for contact tracing – for a fee – or to reserve a slot for a future vaccine. She said many older adults don't realize that they are more frequent targets of scams. She added that changes in financial decision-making may be an early warning sign of impending dementia or cognitive decline.

Issues covered: ***Length:* 9:03**
Crime
Senior Citizens
Alzheimer's disease

Steve Webb, PhD, Certified Social Media Intelligence Expert, Certified A.L.I.C.E. Active Threat Training Instructor, R.A.I.D.E.R. Solo Engagement Tactics Level II Instructor for law enforcement, Associate Professor in Educational Administration at Southern Illinois University and McKendree University, the author of "*Education in a Violent World*"

Online school instruction has caused children to spend more time in front of computers than ever. Dr. Webb said American parents would be shocked at how much data about a child is collected when he or she is online. He also talked about cyberbullying and its effect on the suicide rates of children.

Issues covered: ***Length:* 8:11**
Online Security
Youth at Risk
Parenting
Privacy

Denisa Gándara, PhD, Assistant Professor of Higher Education at Southern Methodist University in Dallas

Prof. Gándara led a study of college promise programs at 33 community colleges, and found that free tuition boosted enrollment rates for black and Hispanic students. She explained how the programs work and how they are funded. She expressed concerns about the sustainability of the programs, as state budgets struggle in the wake of pandemic lockdowns.

Issues covered: ***Length:* 5:08**
Education
Minority Concerns

Show # 2020-46

Date aired: __11/15/20____ Time Aired: __5:00 am ____

Nicholas Bloom, PhD, Professor in the Department of Economics at Stanford University, Co-Director of the Productivity, Innovation and Entrepreneurship program at the National Bureau of Economic Research

Around 32% of American adults are now working from home fulltime, compared to just 2% prior to the pandemic. Prof. Bloom talked about the technical handicaps faced by large numbers of workers, and why working from home produces less innovation. He also explained the inequality effect, as more educated, higher-earning employees are far more likely to work from home and continue to get paid, develop their skills and advance their careers.

Issues covered: ***Length:*** ***9:43***

Employment
Minority Concerns
Technology

Shelby Kerns, Executive Director, National Association of State Budget Officers

US states are facing the biggest cash crisis since the Great Depression, as varying levels of lockdowns for months have caused tax revenues to collapse. Ms. Kerns said states have responded with different approaches, including spending reductions ranging from 0 to 20%. She discussed the likelihood of state tax increases or bailouts from federal taxpayers for states in the deepest trouble.

Issues covered: ***Length:*** ***7:22***

Government Spending
Taxes

Linda Pagani, PhD, Senior Researcher, CHU Sainte-Justine Pediatric Hospital in Montreal

Prof. Pagani was the senior author of a study that examined the readiness of children for kindergarten and how it affects academic performance through age 17. She said when children establish a good basis in kindergarten for subjects like vocabulary, they tend to also have less anxiety at age 17. She offered advice for parents.

Issues covered: ***Length:*** ***5:00***

Early Childhood Education
Parenting

Show # 2020-47

Date aired: _11/22/20___ Time Aired: _5:00 am _____

William Schaffner, MD, Professor of Preventive Medicine, Department of Health Policy, Professor of Medicine, Division of Infectious Diseases at Vanderbilt University

This year's flu season presents a unique challenge as COVID-19 positive tests continue to rise. Dr. Schaffner outlined the similarities and differences between the flu and COVID-19, and discussed the chances that the similar symptoms may cause doctors to make wrong diagnoses. He also addressed reports that cases of influenza appear to have plummeted by 98% across the globe. He recommended that patients contact their doctor via email or phone if they suspect they have the coronavirus, to avoid spreading it in waiting rooms or emergency rooms.

Issues covered: ***Length:*** ***8:45***
Coronavirus
Public Health

Justin Reich, PhD, Assistant Professor in the Comparative Media Studies/Writing Department at the Massachusetts Institute of Technology, Director of the MIT Teaching Systems Lab, author of "*Failure to Disrupt: Why Technology Alone Can't Transform Education*"

Dr. Reich delivered a report card on the latest supposedly transformative educational technologies. He said assessment technology does a poor job of measuring whether a child is truly learning. He said most teachers were ill-prepared to make such a rapid transition to online learning this year, and explained how that problem can be addressed.

Issues covered: ***Length:*** ***8:15***
Education
Technology

Nick Rizzo, Fitness Research Director, RunRepeat.com

As businesses of all types struggle to stay afloat during COVID-19, a new poll has some bad news for gyms around the globe. Mr. Rizzo said only 31 percent of gym members have returned to their fitness clubs thus far, a more dismal result than gym owners expected. He said new lockdowns this winter could potentially cause a majority of gyms to never reopen.

Issues covered: ***Length:*** ***5:00***
Physical Fitness
Economy/Small Business

Show # 2020-48
Date aired: __11/29/20_____ Time Aired: __5:00 am _____

Jan Edwards, President and CEO of Paving the Way, an organization that raises awareness about sex trafficking through public education

Ms. Edwards discussed the growing issue of sex trafficking. She said the problem is rampant in every corner of the U.S, and that the average victim drawn into the sex trade is age 14 to 16. She outlined other characteristics of those most at risk, and how predators target and groom their victims.

Issues covered: ***Length:*** ***9:41***
Sex Trafficking
Youth at Risk
Crime

Ted Frank, career consultant, author of "*Get to the Heart*"

Mr. Frank discussed the importance of learning how to effectively communicate in the workplace. He explained how it can increase efficiency and improve productivity. He believes presentations should focus on no more than three key points at a time, and that the use of examples and illustrations is crucial to improved communications.

Issues covered: ***Length:*** ***7:31***
Workplace Matters
Career

Steve Cicala, PhD, Assistant professor at the Harris School of Public Policy at the University of Chicago, Faculty Research Fellow at the National Bureau of Economic Research

Dr. Cicala led a study that determined that deregulated power markets on the wholesale level have significantly cut the cost of generating electricity, saving consumers $3 billion a year.
He discussed how this little-known market works and why it should matter to consumers. He also explained how smart meters will eventually give consumers even greater power in managing their energy costs.

Issues covered: ***Length:*** ***5:06***
Energy
Consumer Matters

Show # 2020-49
Date aired: __12/6/20_____ Time Aired: _5:00 am _____

Valerie Burton, Certified Personal and Executive Coach, founder of The Coaching and Positive Psychology Institute, author of "*Successful Women Speak Differently: 9 Habits That Build Confidence, Courage, and Influence*"

Ms. Burton said the most successful women are often not the most talented, the most gifted, or even the most experienced. She believes the knack for communicating is what opens doors and gives women influence in the workplace. She outlined simple techniques women can utilize to be more clearly understood and respected.

Issues covered: ***Length:*** ***8:48***
Women's Issues
Employment

John Hagan, PhD, John D. Macarthur Professor of Sociology and Law, Northwestern University

Dr. Hagan led a study that uncovered a connection between increased unemployment rates and school shootings. He said the findings were consistent across the all regions of the U.S. and that shooters come from all backgrounds and income levels. He offered possible explanations behind this trend.

Issues covered: ***Length:*** ***8:19***
School Shootings
Unemployment

Jason Hanson, former CIA officer, security specialist, author of "*Spy Secrets That Can Save Your Life: A Former CIA Officer Reveals Safety and Survival Techniques to Keep You and Your Family Protected*"

Mr. Hanson discussed ways to prevent and react to home invasions or abductions. He explained simple steps the average homeowner can take to make a house criminal-proof.
He also offered tips on how to stay safe while traveling.

Issues covered: ***Length:*** ***5:02***
Crime Prevention
Personal Safety

Show # 2020-50
Date aired: _12/13/20_____ Time Aired: __5:00 am _____

William Chopik, PhD, Assistant Professor of Psychology, Michigan State University

Prof. Chopik recently completed two studies that examined age bias: one examining which countries around the world showed the greatest implicit bias against older adults, and the other looking at individual states across the U.S. He said states with higher age bias also tended to have higher Medicare costs, lower community engagement and less access to care.

Issues covered: ***Length:*** ***8:59***
Age Bias
Aging
Medicare

Shujing Sun, PhD, Assistant Professor of Information Systems in The Naveen Jindal School of Management, University of Texas at Dallas

Overcrowding in emergency rooms is a costly and concerning problem, compromising the quality of patient care. Prof. Sun investigated the potential of telemedicine as a generic solution to reduce ER congestion, and found that on-site nurse practitioners or physician assistants can effectively treat patients with minor conditions under the remote supervision of off-site physicians. She said even serious conditions such as a stroke can be better treated if emergency physicians can consult remote stroke specialists.

Issues covered: ***Length:*** ***8:16***
Emergency Medical Care
Public Health
Technology

Diana Enriquez, doctoral candidate in the Department of Sociology, Princeton University

Ms. Enriquez led a study that examined the impact of the COVID-19 lockdowns on black households. She found that low-income black households experienced greater job loss, more food and medicine insecurity, and higher indebtedness in the early months of the pandemic compared to white or latinx low-income households. She believes the outlook is still difficult for black households as the economy continues to struggle from government-ordered closings.

Issues covered: ***Length:*** ***5:02***
Minority Concerns
Poverty
Government Regulations

Show # 2020-51
Date aired: __12/20/20_____ Time Aired: __5:00 am _____

Jamie E. Wright, attorney, partner in the Los Angeles-based Millennial Government Affairs group

African Americans make up fewer than five percent of the lawyers in the U.S., and minorities and women are underrepresented in many career categories. Ms. Wright shared her story as an African American woman who broke through the barriers to become a successful millennial attorney. She offered suggestions for women and people of color who want to reach for their dreams.

Issues covered: ***Length:* 8:30**
Minority Concerns
Women's Issues
Career

Laura Adams, Senior Insurance Analyst at insuranceQuotes.com

A study by Ms. Adams' organization found that more than half of U.S. drivers have not switched auto insurance companies in at least eight years and about 6% have stuck with the same provider for more than 30 years. She said most consumers don't price-compare frequently enough and she offered several money-saving strategies.

Issues covered: ***Length:* 8:44**
Consumer Matters
Personal Finance

Russ Martin, Senior Director of Policy and Government Relations at the Governors Highway Safety Association

Despite fewer drivers on the road this year due to the COVID-19 pandemic, Mr. Martin said states have tracked a disturbing uptick in many risky driving behaviors. He talked about the changing risks, including higher speeds on emptier roads, and an increasing trend of driving under the influence of a combination of alcohol and drugs like marijuana. He outlined efforts to increase drunk driving enforcement nationwide during the holiday season.

Issues covered: ***Length:* 5:01**
Drunk Driving
Traffic Safety
Government Policies

Show # 2020-52
Date aired: __12/247/20_____ Time Aired: __5:00 am _____

Robert Meyer, PhD, Frederick H. Ecker/MetLife Insurance Professor of Marketing at the Wharton School of the University of Pennsylvania, Co-Director of the Wharton Risk Management and Decision Processes Center, co-author of "*The Ostrich Paradox: Why We Underprepare for Disasters*"

Our ability to predict certain types of natural catastrophes has never been greater. Yet, people consistently fail to heed warnings and protect themselves and their communities, with devastating consequences. Dr. Meyer discussed this contradiction, and what government authorities and individuals can do to improve disaster preparedness.

Issues covered: ***Length:* 9:39**
Disaster Preparedness
Government Policies

Daniel Karpowitz, PhD, Director of Policy and Academics for the Bard Prison Initiative, Lecturer in Law and the Humanities at Bard College in Annandale-on-Hudson, NY, Co-founder of the Consortium for the Liberal Arts in Prison, author of "*College in Prison: Reading in an Age of Mass Incarceration*"

Prof. Karpowitz explained how and why Bard College has provided hundreds of incarcerated men and women across the country access to a high-quality liberal arts education. He said inmate students are expected to meet the same requirements as students on a traditional campus. He added that, while education does reduce the rate at which convicts return to prison, higher education should never be measured in that manner.

Issues covered: ***Length:*** ***7:37***
Education
Criminal Rehabilitation

Kendrin Sonneville, ScD, RD, LDN, Research Scientist, Clinical Nutrition Specialist at Children's Hospital, Boston

Dr. Sonneville conducted a study that found that teenage girl athletes with the highest levels of vitamin D in their diets were half as likely to suffer a stress fracture. She said vitamin D deficiencies in teen girls are common. She explained which activities are most commonly associated with stress fractures and recommended ways to get enough vitamin D.

Issues covered: ***Length:*** ***5:03***
Personal Health
Women's Issues

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