

QUARTERLY ISSUES AND PROGRAMS REPORT – WENR, ENGLEWOOD, TN  
Q4 2019  
January 1, 2020

PROBLEMS:

Other than the ongoing drug and rural crime problems in our general area, the biggest problem we see with Englewood, our city of license, is a rapid deterioration of identity. What was once a small but thriving little rural city has now become all but a bedroom for the county seat, Athens. WENR will institute “Good Old Englewood” PSA campaign in Q1 2020. Results will be dependent on community acceptance and involvement.

Community Well-Being:

WENR continues to offer free air time to any faith-based, nonprofit, civic, or community organization. We do not discriminate and we do not dictate content. As the accompanying documents show, our public service air time is broad-based and given in generous proportions.

Church Community:

Since WENR is a historic Southern Gospel music station, it is only natural that we assist in the promotion of church services, singings, fundraisers, and more. We assist in a wide variety of ways, but our Community Bulletin Board and our Church Bulletin features are the most commonly used, as shown in the attached public service records, which we believe are impressive for a station of our size and limited means.

Next report due April 1, 2020

WENR - PSA and COMMUNITY INTEREST PROGRAMMING Record  
October - 2019

EVENT	START	STOP
Community Announcement Promo		TFN
Etowah Arts And Crafts Fall Festival	9-3-19	10-6-19
Hickory Grove HOP Revival	9-20-19	10-19-19
Church Of Etowah Open Air Meetings	9-20-19	10-6-19
Solid Rock Baptist Church Homecoming	9-27-19	10-13-19
Freedom Baptist Church Homecoming	10-4-19	10-13-19
Rural Vale Baptist Church Singing	10-6-19	10-13-19
Glorybound Church Singing	10-8-19	10-20-19
House Of Worship Revival	10-8-19	10-16-19
Shoal Creek Baptist Sportsmans Day Event	10-13-19	10-26-19
Tent Revival	10-15-19	10-23-19
Lakeview Baptist Trunk or Treat	10-15-19	10-31-19
Guy and Girl Talk UT Extension Class	10-15-19	11-9-19
Carlock UMC Harvest Share Hayride	10-16-19	10-26-19
Englewood Praise Him In The Park Event 10-26-19		10-16-19
Etowah First Christian Church Revival	10-16-19	10-23-19
Freedom Baptist Church Revival	10-18-19	10-28-19
Time Change	10-25-19	11-3-19
Etowah Vetrans Day Parade	10-25-19	11-9-19
Board Of Commission Meeting	10-25-19	10-28-19
Etowah Street Of Treats	10-25-19	10-31-19
Cottonfest Cancer Benefit	10-25-19	11-16-19
TAI CHI Refresher Class 11-27-19		10-29-19
Boyd Memorial 1st COG Singing		10-29-19 11-3-19
Gregory's Chapel Baptist Singing 11-10-19		10-29-19
Rural Vale Baptist Singing	10-29-19	11-10-19
Athens Lutheran Vetrans Pancake Breakfast	10-29-19	11-9-19

WENR - PSA and COMMUNITY INTEREST PROGRAMMING Record  
November - 2019

EVENT	START	STOP
Community Announcement Promo		TFN
Group Lifestyle Diabetes PreventionClasses	11-23-19	12-1-20
Fred Rue Consecration Service	11-19-19	12-4-19
Fred Rue Solemn Assembly Service	11-19-19	12-8-19
Lakeview Baptist Hanging Of The Greens		11-19-19 12-1-19
Parent Academy Drug Awareness Education	11-23-19	12-5-19
Cooke Ministry Center Singing	11-23-19	12-29-19
Shoal Creek Baptist Church Christmas Play	11-23-19	12-8-19
Starr Regional Tree Lighting	11-30-19	12-4-19
Gregorys Chapel Hanging Of The Greens		12-7-19
12-15-19		
Lakeview Baptist Church Singing		12-7-19
12-29-19		
Cooke Ministry Center Singing	12-7-19	12-13-19
Board Of Commission Meeting	12-13-19	12-16-19
Election Commission Meeting	12-13-19	12-17-19
Cooke Ministry Center Singing	12-13-19	12-20-19
Manilla Chapel Baptist Church Singing	12-20-19	12-29-19
Cooke Ministry Center Singing	12-20-19	12-27-19
Englewood Fire Department Fundraiser	12-28-19	1-31-20

WENR - PSA and COMMUNITY INTEREST PROGRAMMING Record  
December - 2019

EVENT	START	STOP
Community Announcement Promo		TFN
Group Lifestyle Diabetes PreventionClasses	11-23-19	12-1-20
Fred Rue Consecration Service	11-19-19	12-4-19
Fred Rue Solemn Assembly Service	11-19-19	12-8-19
Lakeview Baptist Hanging Of The Greens	11-19-19	12-1-19
Parent Academy Drug Awareness Education	11-23-19	12-5-19
Cooke Ministry Center Singing	11-23-19	12-29-19
Shoal Creek Baptist Church Christmas Play	11-23-19	12-8-19
Starr Regional Tree Lighting	11-30-19	12-4-19
Gregorys Chapel Hanging Of The Greens	12-7-19	12-15-19
Lakeview Baptist Church Singing	12-7-19	12-29-19
Cooke Ministry Center Singing	12-7-19	12-13-19
Board Of Commission Meeting	12-13-19	12-16-19
Election Commission Meeting	12-13-19	12-17-19
Cooke Ministry Center Singing	12-13-19	12-20-19
Manilla Chapel Baptist Church Singing	12-20-19	12-29-19
Cooke Ministry Center Singing	12-20-19	12-27-19
Englewood Fire Department Fundraiser	12-28-19	1-31-20



Call Letters: WENR

**Weekly Public Affairs Program**

**QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2019**

Show # 2019-40

Date aired: 10/6 Time Aired: 2:45/p

**Penelope (Penny) Muse Abernathy**, Knight Chair in Journalism and Digital Media Economics at the University of North Carolina, former executive at The Wall Street Journal and The New York Times

Prof. Abernathy discussed the accelerating collapse of local newspapers, and the effect of consolidation and distant owners on papers that do survive. She talked about the numerous ways that the loss of a local newspaper is often devastating to a small community. She also explained why new digital news organizations are unable to fulfill the community role that a traditional newspaper once did.

**Issues covered:**

**Length: 8:56**

Media  
Local Civics

**Arthur "Tim" Garson, MD**, physician, health policy expert, Director of the Health Policy Institute at the Texas Medical Center, co-author of *Exposing the 20 Medical Myths: Why Everything you Know about Health Care is Wrong and How to Make it Right.*

Dr. Garson talked about some of the most common misconceptions about the nation's healthcare system. He believes it is possible to actually reduce the cost of healthcare, rather than simply slowing down the rate of increase. He talked about the proposals of Medicare-for-All and explained steps that can be taken to reduce wasted medical care dollars.

**Issues covered:**

**Length: 8:24**

Workplace Matters  
Productivity

**Louis Brown, PhD**, Associate Professor of Health Promotion and Behavioral Sciences at the University of Texas UTHealth School of Public Health

Prof. Brown led a study that examined the effectiveness of an innovative strategy called "Teens Against Tobacco." He found that the program was an effective strategy to deter tobacco use in middle and high school students, at least in the short-term. He plans future research to determine its long-term results.

**Issues covered:**

**Length: 5:09**

Substance Abuse  
Vaping  
Youth at Risk

Show # 2019-41

Date aired: 10/13 Time Aired: 2:45/pm

**Laura M. Bogart, PhD**, Senior Behavioral Scientist at the RAND Corporation, a nonprofit research organization that develops solutions to public policy challenges

Dr. Bogart directed a five-week obesity prevention program for seventh grade students that helped obese students lose an average of nine pounds over the following two-year period. She outlined the methods that were most effective, which included school-wide environmental changes and encouragement to eat healthy school cafeteria foods, along with a student-led education and marketing campaign.

**Issues covered:**

**Length: 8:26**

**Childhood Obesity  
Education  
Parenting**

**Susan S. Silbey, PhD**, Leon and Anne Goldberg Professor of Humanities, Professor of Sociology and Anthropology, Professor of Behavioral and Policy Sciences, Sloan School of Management at the Massachusetts Institute of Technology

The number of women enrolling in engineering school has increased steadily over the past four decades, but Dr. Silbey said one-third of women graduates soon leave the profession to pursue other careers. She said the reasons behind this problem are primarily related to the culture of engineering itself. She offered suggestions for women who are entering the profession, and explained why an engineering career should be such an attractive option for women.

**Issues covered:**

**Length: 8:47**

**Women's Issues  
Discrimination  
Career**

**Dong Zhao, PhD**, Assistant Professor of Construction Management, Michigan State University

Prof. Zhao led a study that found that more than 50 percent of potential energy savings from energy efficient homes can be lost if users don't know how to use the buildings properly. Dr Zhao said this is a concern both for individual homeowners as well as for commercial property owners.

**Issues covered:**

**Length: 4:57**

**Energy  
Consumer Matters**

Show # 2019-42

Date aired: 10/20 Time Aired: 2:45/p

**John Snook**, Executive Director of the Treatment Advocacy Center, a national nonprofit organization dedicated to eliminating barriers to the timely and effective treatment of severe mental illness

Mr. Snook discussed the increasing rates of homelessness across the country. He said that most of the chronically homeless have a serious mental illness and usually a co-occurring substance abuse problem. He said while affordable housing is also an important contributor to the problem, the main issue is that those who are in need of serious medical treatment of mental illness are not getting it. He said many cities and states have failed to amend their laws relating the mentally ill to keep up with the medical research.

**Issues covered:**

Homelessness  
Mental Illness  
Substance Abuse  
Government Policies

**Length: 8:31**

**Jo Boaler, PhD**, Professor of Education and Equity at Stanford University, Faculty Director of youcubed—an education resource that has reached over 230 million students, co-author of *Limitless Mind: Learn, Lead, and Live Without Barriers.*

Prof. Boaler discussed the latest research into neuroplasticity, the science that examines how the human brain is constantly growing and changing. She said whenever a student is struggling, that is the best time for brain growth. She said the brain is highly adaptable and that anyone can learn anything at any age, although learning does take longer as we age.

**Issues covered:**

Education  
Personal Health

**Length: 8:44**

**Ellen Smit, PhD**, Nutritional Epidemiologist, Associate Professor at Oregon State University College of Public Health and Human Sciences

Dr. Smit led a study that examined four barometers of whether someone's behavior could be considered healthy, and the results were dismal. She found that fewer than 3% of all Americans have a genuinely healthy lifestyle. She explained the importance of the four criteria and the health impacts of each.

**Issues covered:**

Personal Health  
Obesity

**Length: 5:02**

Show # 2019-43

Date aired: 10/27 Time Aired: 2:45/pm

**Teesha Hadra**, co-author of *Black and White: Disrupting Racism One Friendship at a Time*

Ms. Hadra talked about the surprising ways that building friendships with people of other races can shape and move them toward taking actions against racism. She said that the limited definition of racism that most people have can set a very low bar for their conduct. She said well-meaning people can passively participate in racism by simply being unaware of it.

**Issues covered:**

Racism  
Minority Concerns

**Length: 8:31**

**Kenneth P. Rosenberg, MD**, Distinguished Fellow of the American Psychiatric Association with a private practice in Manhattan, Clinical Associate Professor of Psychiatry at the New York-Presbyterian/Weill Cornell Medical Center, author of *Bedlam: An Intimate Journey Into America's Mental Health Crisis.*

Dr. Rosenberg discussed the ineffective way that America handles the mentally ill. He said while those with serious mental illness were once treated in mental institutions and asylums, now they end up on the streets and in prisons. He said those with serious mental illness die an average of 28 years earlier than other Americans. He talked about potential reforms and the importance of initiating a national conversation about the problem.

**Issues covered:**

**Length: 8:44**

**Mental Health  
Government Policies  
Law Enforcement**

**Melissa Stormont, PhD**, Professor of Special Education, University of Missouri College of Education

Prof. Stormont led a study that found that a very simple readiness test can predict kindergarteners' success in school after 18 months. She said identifying students early in the academic year who may need additional support can allow teachers and parents more time to build essential academic and social behavioral skills. She outlined steps that parents can take to prepare their children for kindergarten.

**Issues covered:**

**Length: 5:02**

**Early Childhood Education  
Learning Disabilities  
Parenting**

Show # 2019-44

Date aired: 11/3

Time Aired: 2:45/pm

**Brianne Doura**, Legislative Director, National Council on Problem Gambling

Ms. Doura discussed the high rate of gambling addiction among military personnel and veterans. She said that gambling addiction is treated differently than other addictions, causing members of the military to be reluctant to seek help. She discussed federal legislation that aims to address the problem.

**Issues covered:**

**Length: 8:04**

**Gambling Addiction  
Military Affairs  
Government Policies**

**Rachel Voth Schrag, PhD**, domestic violence expert, Assistant Professor in the School of Social Work at The University of Texas at Arlington

Prof. Voth Schrag outlined the results of her study into an overlooked form of psychological abuse—educational sabotage. She explained that educational sabotage is a form of coercive control intended to prevent the victim from furthering their education. She said this form of abuse has a significant impact on the victim's ability to complete their education and eventually affects their economic independence and safety.

**Issues covered:**

**Length: 8:59**

**Domestic Violence  
Education**



**Massimiliano Delferro, Ph.D.**, Chemist, Group Leader Catalysis Science Program, Chemical Sciences and Engineering Division, at the U.S. Department of Energy's Argonne National Laboratory

Today, Americans throw away over three-quarters of plastics after one-time use. Dr. Delferro led a team that developed a chemical recycling method for converting some discarded plastics into higher quality products, for eventual use in everyday products like detergents and cosmetics. He said while the catalyst still needs further development, his results look very promising and the technology is 5-10 years from being viable from an economic standpoint.

**Issues covered:**

**Length: 4:51**

Recycling  
Scientific Research

Show # 2019-45

Date aired: 11/10 Time Aired: 2:45/pm

**Michael Lindsey, PhD**, Executive Director of the McSilver Institute for Poverty Policy and Research at New York University

Dr. Lindsey was the lead author of a study that found that suicide attempts are rising among black teens in the U.S., even as they fall among youth from other groups. He said researchers are puzzled as to why traditional precursors to suicide attempts like thinking about or planning a suicide are decreasing while actual attempts are going up. He outlined the specific challenges faced by black youth that may be a factor in the trend. He believes mental health counselors must be much more available in schools.

**Issues covered:**

**Length: 9:15**

Suicide  
Minority Concerns  
Youth at Risk

**Geoffrey T. Sanzenbacher, PhD**, Associate Professor of the Practice of Economics at Boston College, Research Fellow at the Center for Retirement Research at Boston College

Dr. Sanzenbacher was the co-author of a shocking study that found that only about one-quarter of workers ages 50-62 are consistently in traditional jobs with benefits. He said that the longer older workers stay with a particular job without benefits, the more financial damage they do to their retirement preparedness. He also explained the reasons that older workers end up in these jobs.

**Issues covered:**

**Length: 8:05**

Employment  
Retirement Planning

**Kathy Gatford, Ph.D.**, Senior Lecturer, Adelaide Medical School University, research group leader in the Robinson Research Institute in Australia

Prof. Gatford led a study that found that the more a baby weighs at birth, the higher the risk they will suffer from a childhood food allergy or eczema. Hay fever rates were the only allergy that was not connected to birth weight. She talked about the potential reasons and what expectant parents can learn from the study.

**Issues covered:**

**Length: 4:59**

Personal Health  
Parenting

Show # 2019-46

Date aired: 11/17 Time Aired: 2:45/p

**Michael Itzkowitz**, Senior Fellow at Third Way, a think tank in Washington, DC

More than 80% of freshmen students say they pursued higher education "to be able to get a better job." Mr. Itzkowitz led a study that found that half of the country's schools in 2018 left the majority of their former students earning less than \$28,000 a year, which is what the typical high school graduate makes. He said that all kinds of colleges led to underwhelming salaries, but for-profit schools typically performed the worst. He offered advice for parents and students.

**Issues covered:**  
Higher Education  
Federal Spending

**Length: 9:15**

**Brent Sohngen, PhD**, Professor of Environmental and Resource Economics in the Department of Agricultural, Environmental and Development Economics at Ohio State University

Prof. Sohngen led a study that found that while cutting down trees inevitably leads to more carbon in the environment, deforestation's contributions to climate change are vastly overestimated. He said previous estimates overestimated the impact because they did not account for the replanting and management of global forests over the last 70 years.

**Issues covered:**  
Climate Change  
Environment  
Natural Resources

**Length: 7:57**

**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.

**Issues covered:**  
Railroad Safety  
Child Safety  
Parenting

**Length: 5:06**

Show # 2019-47

Date aired: 11/24 Time Aired: 2:45/pm

**Chris Wimer, PhD**, Senior Research Scientist at Columbia Population Research Center, Co-Director of the Center on Poverty and Social Policy at the School of Social Work at Columbia University

Prof. Wimer discussed his recent report that suggests that the percentage of Americans living in poverty may be underestimated by the official census. He explained that, while all official statistics apply the same rate of inflation to the income of people in all income brackets, his study proposes that inflation is much higher for people at the lower end of the income scale.

**Issues covered:**  
Poverty  
Economics  
Government Spending

**Length: 7:52**

**David Owen**, author of "*Volume Control: Hearing in a Deafening World*"

Millions of Americans suffer from hearing loss, and in most cases, it begins in youth. Mr. Owen talked about the many health effects connected to hearing loss, including heart disease, diabetes, low birth weight, stress and cognitive decline. He talked about the most common everyday sounds that can gradually cause hearing loss, and why people avoid admitting they need a hearing aid or other help.

**Issues covered:**  
Hearing Loss  
Aging

**Length: 9:09**

**Robert Wilson, PhD**, Assistant Professor of Psychology and Cognitive Science, Arizona State University

Educational scholars have long recognized that there is something of a "sweet spot" when it comes to learning. Prof. Wilson led a study using artificial intelligence that determined the sweet spot is when failure occurs 15% of the time. Put another way, it's when the right answer is given 85% of the time. He explained what parents and teachers can learn from the study.

**Issues covered:**  
Education  
Parenting

**Length: 5:06**

Show # 2019-48

Date aired: 12/1

Time Aired: 2:45/p

**Anthony G. Comuzzie, PhD**, obesity researcher and scientist with the Department of Genetics at the Texas Biomedical Research Institute in San Antonio

Recent government data shows that since the late 1980s and early 1990s, the average American has put on 15 or more additional pounds without getting any taller. Dr. Comuzzie explained why this is such a grave health concern. He also discussed potential causes and solutions to the nation's epidemic of obesity.

**Issues covered:**  
Obesity  
Personal Health

**Length: 8:34**

**Doug Lamov**, literacy and education expert, Managing Director of Uncommon Schools' Teach Like a Champion team, co-author of "*Reading Reconsidered: A Practical Guide to Rigorous Literacy Instruction*"

Mr. Lamov discussed the importance of teaching students to read with precision, rigor, and insight. He explained how Common Core curriculums are affecting reading programs across the country. He believes that most students are not given challenging enough assignments. He also offered suggestions for parents who want to instill a love of reading in their children.

**Issues covered:**  
Education  
Literacy  
Government Policies  
Parenting

**Length: 8:44**

**James Kingsland**, Science Production Editor of the London newspaper "*The Guardian*," author of "*Siddhartha's Brain: Unlocking the Ancient Science of Enlightenment*"

Mr. Kingsland discussed the latest research by leading neuroscientists and clinical psychologists that suggests that mindfulness practice reconfigures the brains. He said meditation can make people healthier and happier, and that it can help treat stress, chronic pain, hypertension and substance abuse.

**Issues covered:**  
Mental Health  
Aging

**Length:** 4:56

Show # 2019-49

Date aired: 12/8

Time Aired: 2:45/pm

**Jennifer B. Johnston, PhD**, Assistant Professor of Psychology at Western New Mexico University

Dr. Johnston recently led a study that examined the role that media coverage may play in fueling the increase of mass shootings in the U.S. Her study concluded that one of the most effective ways of curbing mass shooting incidents may be to drastically change how news organizations cover them. She is in favor of an organized campaign to convince media organizations to focus more on the victims, rather than the killer, his weapons and his motivations.

**Issues covered:**  
Media  
Mass Shootings

**Length:** 9:45

**Brian Roe, PhD**, McCormick Professor of Agricultural Marketing and Policy at Ohio State University

American consumers throw away about 80 billion pounds of food a year. Dr. Roe led a study that examined Americans' attitudes and misconceptions about food waste. He said many consumers think they have good reasons to throw food away, but those perceived benefits are often not real. He noted that food waste is the largest source of municipal solid waste in the U.S. and the most destructive type of household waste in terms of greenhouse gas emissions.

**Issues covered:**  
Environment  
Consumer Matters  
Food Safety

**Length:** 7:28

**Jan E. Stets, PhD**, Professor of Sociology at the University of California, Riverside

Cheating to get ahead is likely to reduce your level of happiness, according to Dr. Stets' research. In her study, participants were given the opportunity to cheat to get ahead. The 30% who cheated were more likely to report a reduction in happiness, once they considered that others would not see them as moral persons.

**Issues covered:**  
Mental Health  
Workplace Issues

**Length:** 4:58

Show # 2019-50

Date aired: 12/15 Time Aired: 2:45/p

**Steven Woolf, MD**, Director Emeritus of the Center on Society and Health at Virginia Commonwealth University

Dr. Woolf led a study that found that mortality rates have increased in 48 states since 2010. He said the Rust Belt and Appalachia have seen some of the most dramatic increases in death rates for Americans, ages 25 to 64. He believes that, while the opioid epidemic is a major factor, the decades-long economic decline and loss of manufacturing jobs for the middle class may be one of the deeper root causes.

**Issues covered:**

**Length: 8:44**

**Public Health  
Drug Abuse  
Economy**

**Teru Clavel**, global education consultant, author of "*World Class: One Mother's Journey Halfway Around the Globe in Search of the Best Education for Her Children*"

Students in Asia consistently rank among the best in the world. Ms. Clavel spent a decade living in Asia, with her three children attending public schools in Hong Kong, Shanghai and Japan, before returning to the US. She explained how the American education system has much to learn from its Asian counterparts. She believes that local funding of schools in the US should be replaced by a national education budget, because under the current system, wealthy communities provide a much better education than lower-income communities.

**Issues covered:**

**Length: 8:34**

**Education  
Federal Spending**

**Jamie Amelio**, philanthropist, entrepreneur, author of "*Staying Bothered: Find Your Passion, Commit to Action, Change the World*"

Ms. Amelio explained how every person is capable of affecting real positive change in their communities and around the world if they find one thing that bothers them, then take action to fix it. She shared her own story of a vacation to Cambodia in 2003 that turned into a ground-breaking educational non-profit called Caring for Cambodia.

**Issues covered:**

**Length: 5:08**

**Volunteerism  
Charity**

Show # 2019-51

Date aired: 12/22 Time Aired: 2:45/p

**Kim Allan Williams, Sr, M.D., MACC, FAHA, MASNC, FESC**, James B. Herrick Professor, Chief of the Division of Cardiology at Rush University Medical Center in Chicago

Heart disease is the leading killer of Americans, and African Americans have the highest risk of cardiovascular disease. Dr. Williams led a recent study of African Americans that found that following a vegan diet for five weeks showed significant improvements in risk factors for heart disease. He also discussed a new blood test called TMAO that he believes may be the best test yet for predicting the risk of heart attack, stroke, or other serious cardiovascular problems.

**Issues covered:**  
Heart Disease  
Minority Concerns  
Nutrition

**Length:** 9:59

**Sunny Lin, PhD, MS**, Assistant Professor in the Oregon Health & Science University-Portland State University School of Public Health

Accessing medical records can improve a patient's quality of care and outcomes. Prof. Lin led a study that found that while more than 95% of patients recently discharged from a hospital had access to electronic records, only 10% of patients bothered to look at them. She outlined steps that hospitals can take to encourage more people to use these records.

**Issues covered:**  
Personal Health  
Government Regulations

**Length:** 7:22

**Lyra Logan**, Executive Vice President/General Counsel of the Florida Education Fund, a non-profit that creates and implements educational programs for underrepresented groups, MIT Master Trainer in Educational Mobile Computing, author of "*Learn to Program with App Inventor*"

Only about 45% of high schools nationwide offer computer science training. Ms. Logan explained why it is important for all kids to have a basic understanding of computer science. She would like to see computer coding and computer science taught as early as elementary school. She said the biggest hurdle is the shortage of qualified teachers.

**Issues covered:**  
Education  
Career

**Length:** 5:03

Show # 2019-52

Date aired: 12/29 Time Aired: 2:45/p

**Bob Rusbult**, CEO of The Independent Insurance Agents & Brokers of America

A consumer survey commissioned by Mr. Rusbult's organization found that many homeowners lack adequate insurance coverage, do not fully understand their homeowners policies and do not have enough savings to support their households in the event of a disaster. He discussed the most common misconceptions consumers have regarding homeowners insurance and what to do about it.

**Issues covered:**  
Disaster Preparedness  
Consumer Matters

**Length:** 8:37

**Tomas Hult, PhD**, Byington Endowed Chair and Professor of Marketing in the Eli Broad College of Business, Director of the International Business Center at Michigan State University

From recycling to reusing hotel towels, consumers who participate in a company's "green" program are more satisfied with its service, according to Dr. Holt's research. He explained the reasons behind these feelings, and the surprising way consumer decisions are affected when companies offer additional participation incentives.

**Issues covered:**  
Recycling  
Environment  
Consumer Matters

**Length: 8:40**

Rachel Arocho, PhD, Research Fellow in Human Development and Family Science at Ohio State University

Dr. Arocho led a study that found that teenagers and young adults who expected to get married within the next five years reported committing fewer delinquent acts in the next year than those who weren't thinking about wedding bells. She discussed the possible reasons behind this finding.

**Issues covered:**  
Crime  
Youth at Risk

**Length: 4:45**