

WNAH 1360, NASHVILLE, TENNESSEE

QUARTERLY ISSUES / PROGRAMS APRIL 1, 2023 -- JUNE 30, 2023 (Page #1)

**Program: Tony Cappuccilli Daily Interviews with Nashville area guests daily
Monday – Friday**

**Shown here are only a few examples of the programs aired and programs are also
aired at other times.**

Issue 1. Crime Prevention Aired May 9, 2023, 2:30 - 3:00 P.M.

Doug Long of Sentinial Security, formerly with th Tennessee Bureau of Investigation, discusses techniques of how to improve safety in church services and other places of large getherings.

Issue 2: Health benefits and insurance Aired: April 12, 2023 - 2:30 – 3:00 PM

David Ezzell of Dave Ezzell Insurance discusses annual enrollment for health insurance. How to fit an insurance coverage to your individual needs. Also discussed Medicare and the differences in Medicare and Medicaid.

Issue 3: : Housing availability in Nashville Aired: June 15, 2023 – 2:30 – 3:00 PM.

Virgil Beckham, Middle Tennessee Real Estate Broker, gives ways to seek and apply for property in all price ranges. Giving instructions on the best way to buy a home in a price

range a family or individual can afford. The types of loans available according to income,

as well as neighborhood selection.

Issue 4: Public awareness of government and other services available

Aired: April 27, 2023 -- 2:30 – 3:00 PM.

Promotion of Alzheimer's Foundation of America, to provide Tennessee residents more information on brain health, caregiving and more. Interview with Criss Snyder, spokes person from New York.

Issue 5: Quality education Aired: May 8, 2023 – 2:30 – 3:00 PM

Professor of History, B.B. Singer speaks on the importance of education, and the physiology of wanting to learn...how everyone should be aware of events of the past and how the past relates to the present time. Saying never doubt, change is inevitable.

Issue 6: Awareness of tax laws, local, state and federal Aired: May 13, 2023 – 2:30 – 3:00 P.M.

Representative from Music City Estate Planning talks about the need to plan ahead property sales. Inheritance of estates and property...knowing tax laws, what is taxable and what is not. Don' let mistakes or omissions cause problems in the future. Check with authoritative sources before making crucial decisions.

TOP TEN COMMUNITY PROBLEMS ADDRESSED BY WNAH
APRIL 1, 2023 – JUNE 30 2023

1. **CRIME PREVENTION.** Being aware of existing dangers and taking proper steps to prevent crimes of any kind.
2. **HEALTH BENEFITS AND INSURANCE.** Health benefits and Insurance are quite complicated. Professional guidance should be sought in making the right choices and decisions.
3. **HOUSING AVAILABILITY IN NASHVILLE.**
There are many services and agencies to help with housing especially for low income families. Many of such services not being used because of unawareness.
4. **PUBLIC AWARENESS OF GOVERNMENT AND OTHER SERVICES AVAILABLE.** There are many government services available that could possibly improve their life and future.
5. **SCHOOLS AND QUALITY EDUCATION** All people, especially young people should desire and understand the need for good quality education and realize the benefits.
6. **AWARENESS OF TAX LAWS, LOCAL, STATE AND FEDERAL**
Tax laws are complicated and many people need professional advise to legally prepare tax returns and not over pay.
7. **DRUGS ABUSE AND ALCOHOL ABUSE.** Finding available help.
8. **DRUNK DRIVING AND DUI** In spite of all the warnings about Drinking and driving, some still do it. Everyone needs a better Understanding of the terrible consequences that can result.
9. **IMMIGRATION LAW AND ASSOCIATED LEGAL ISSUES.**
People immigrating into this country need to have knowledge of appropriate steps to take to be legal and gain citizenship.
10. **CHILD ABUSE AND BETTER CARE FROM PARENTS.**
There needs to be more general understanding of how foster parenting works and how many children are in need of this service.

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Issue 7: Drugs abuse and alcohol abuse Aired May 12, 2023--2:30 - 3:00 P.M.

Dr. Rob Kelly of the Rob Kelly Recovery Group discusses recovery procedures for addictions and help that is available.

Issue 8: Drunk driving and DUI Aired: April 3, 2023 – 2:30 – 3:00 PM.

Attorney, Don Whitfield of Whitfield-Coleman and Bullock, talks about the dangers and consequences of drinking and driving. Telling of his experiences with DUI cases over the years. Urges people not to drink and drive, or face possible severe penalties.

Issue 9: Immigration law and associated legal issues Aired: June 19, 2023 – 2:30 – 3:00 PM

Bruce Buchanan from Sebelist/Buchanan Law Firm discusses immigration, proper procedures for naturalization, green card holders, time limits, various government forms, eligibility, how and where to start the procedure toward citizenship and more.

Issue 10: Child abuse and foster care Aired: June 22, 2023 – 2:30 – 3:00 PM.

Representative from Therapeutic Intervention discusses the options of adoption by foster parents, qualifications, and involvements of making a foster home safe. As well as how to provide positive reinforcement to the child entering a new environment that is to become their home.

A MEDICARE MOMENT WITH MARTHA

Weekly Public Affairs Program

Call Letters: WNAH

QUARTERLY ISSUES REPORT, APRIL-JUNE, 2023

Show # 2023-14

Date aired: 4-2-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin was joined again by Independent Insurance Agent Tasha Josue, to talk about the best way to shop around for Medicare Advantage plans. They talked about the biggest misconceptions about existing coverage and why it so important for consumers to understand how their plan works.

Issues covered:
Health Insurance
Money Saving Advice

Length: 24:30

Show # 2023-15

Date aired: 4-9-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin shared stories of several people she has recently assisted, to illustrate what consumers need to know about home health benefits in their Medicare Advantage plans. She also shared a story of a caller who was able to get a year's worth of medication at no cost, after several hours on the phone with a pharmaceutical company.

Issues covered:
Consumer Matters
Personal Finance

Length: 24:30

Show # 2023-16

Date aired: 4-16-23 Time Aired: 6:00 AM, CT

This week, Martha s talked about home health insurance plans that cover transportation and how to determine if a plan covers it. She also explained why it is so important for people to clearly understand how their health insurance works, before an episode of illness.

Issues covered:
Medicare
Consumer Matters

Length: 24:30

Show # 2023-17

Date aired: 4-23-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin discussed a common misconception, in which consumers mistakenly believe that Medicare, health insurance or Healthcare.gov Affordable Care Act plans cover 24 hours, seven day a week long-term nursing care at home. She explained that without a standalone long-term care policy, this will be an out-of-pocket expense.

Issues covered:
Long-term Care

Length: 24:30

Show # 2023-18

Date aired: 4-30-23 Time Aired: 6:00 AM, CT

ER visits exceed 11 million visits a year, and treatment for a broken arm can cost up to \$6,000 without health insurance! Host Martha Khlopin talked about an increase in ER visits during the summer months, and who may be likely to discover that their health coverage doesn't cover ER treatments.

Issues covered:
Medicare Plans

Length: 24:30

Show # 2023-19

Date aired: 5-7-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin was joined by 100-year-old William Jordan from Queens, NY. He said he still lives alone, still drives, cleans up his yard frequently and goes to church. He talked about the typical day for a 100-year-old, and the importance of staying active. He said he has a group of family and friends that keep him encouraged.

Issues covered:
Aging
Medicare

Length: 24:30

Show # 2023-20

Date aired: 5-14-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin encouraged listeners to be mindful while going through mail, to watch for correspondence from the Department of Human Services, Medicare and Advantage insurance providers. She offered a real-life example of the importance of paying insurance premiums on time. She also explained how Medicare prescription drug plans differ from employer-provided drug coverage.

Issues covered:
Medicare Coverage

Length: 24:30

Show # 2023-21

Date aired: 5-21-23 **Time Aired:** 6:00 AM, CT

Host Martha Khlopin talked about senior citizen concerns about the effect of politics and the debt ceiling showdown on their Social Security payments and Medicare/Medicaid coverage. She also shared the story of a caller who contacted her state health insurance program for help with Medicare Part B.

Issues covered:
Government
Medicare

Length: 24:30

Show # 2023-22

Date aired: 5-28-23 **Time Aired:** 6:00 AM, CT

Host Martha Khlopin talked about a paper she recently co-authored for the American Radium Society, relating to insurance coverage for breast cancer treatments. She also shared a story of a consumer who took a chance of delaying in signing up for Medicare coverage.

Issues covered:
Cancer
Consumer Matters

Length: 24:30

Show # 2023-23

Date aired: 6-4-23 **Time Aired:** 6:00 AM, CT

Host Martha Khlopin was joined by Juanita Alexandria Sifflet, to discuss the importance of understanding Medicare Part A and Part B. Martha also shared two stories from callers, who were confused about the cost of Medicare coverage.

Issues covered:
Medicare Enrollment
Consumer Matters

Length: 24:30

Show # 2023-24

Date aired: 6-11-23 **Time Aired:** 6:00 AM, CT

The Centers for Medicare and Medicaid have recently received a wave of complaints about ads that were intentionally confusing and misleading Medicare beneficiaries. Host Martha Khlopin talked about new changes that regulate advertising for Medicare Advantage plans or drug coverage. She said starting September 30, 2023, advertisements that do not mention a specific plan are prohibited, and deceptive marketing of benefits in a service where those benefits are not available.

Issues covered:
Government Regulations
Scams

Length: 24:30

Show # 2023-25

Date aired: 6-18-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin talked about a recent case of an illegal alien who was told that he had been unlawfully accessing Medicare coverage under Part A and Part B, and the coverage was terminated. Martha determined that the US has an agreement with the alien's country of origin, and was able to restore his full Medicare and Social Security benefits.

Issues covered:

Medicare

Consumer Matters

Length: 24:30

Show # 2023-26

Date aired: 6-25-23 Time Aired: 6:00 AM, CT

Host Martha Khlopin discussed a number of consumer questions she received in the past week. One question was from a 69-year-old who didn't understand why he was required to pay the tax portion of a bill he submitted to his insurance provider for dental services. She also shared the story of man in his mid-70s who was struggling because he lost his employer health insurance, had no Medicare Part B or drug coverage and was told he was not eligible.

Issues covered:

Consumer Matters

Length: 24:30



Weekly Public Affairs Program

Call Letters: WNAH

QUARTERLY ISSUES REPORT, APRIL-JUNE, 2023

Show # 2023-14

Date aired: 4-2-23 Time Aired: 6:30 AM, CT

H Penny Mishkin, Columbia University occupational therapist, author of "*How I See It: A Personal and Historical View of Disability*"

Ms. Mishkin discussed the difficulties faced by disabled children, and the crucial importance of therapy, services and support to help them. She shared her personal story of severe vision disabilities as a child, and eventual blindness as an adult. She said living with a disability is akin to taking a detour in life, and that with the right outlook, disabled people can still live a purposeful and happy life.

Issues covered:

Length: 8:40

Disability Awareness and Support

Rob Docters, Partner and Head of Ethics Practices at Abbey Road, LLP, co-author of "*Ethics and Hidden Greed: Your Defense against Unethical Strategies and Violations of Trust*"

Consumer scams, frauds, and unethical gouging are on the rise, causing significant financial and emotional harm to unsuspecting individuals and exacerbating economic inequalities. Mr. Docters discussed the factors behind the jump in fraud. He explained why it is often hard to recognize fraud or scams on social media.

Issues covered:

Length: 8:43

Crime

Consumer Matters

Ethics

Show # 2023-15

Date aired: 4-9-23 Time Aired: 6:30 AM, CT

Stephen Kohn, attorney, Executive Director of the National Whistleblower Center, author of "*The Whistleblower's Handbook: A Step-By-Step Guide To Doing What's Right And Protecting Yourself*"

Every year, criminals and fraudsters rip off the federal government by committing tax fraud—stealing billions of taxpayer dollars in the process. However, it's becoming much more difficult to do so, thanks to a massive increase in whistleblower disclosures. Mr. Kohn discussed recent changes in laws that have made it much easier to report wrongdoing. He also explained what steps to take to weigh the plusses and minuses of blowing the whistle.

Issues covered:

Length: 8:53

Whistleblowing

Crime

Government Regulations

Mary Norris, longtime copy editor at "The New Yorker," author of "*Between You & Me: Confessions of a Comma Queen*"

Ms. Norris discussed the most common mistakes in spelling, punctuation and word usage, and why it is so important. She explained how new technologies and changes in our nation's education system have made proper grammar less "cool."

Issues covered:

Education
Career

Length: 8:21

Show # 2023-16

Date aired: 4-16-23 **Time Aired:** 6:30 AM, CT

ChatGPT, an artificial-intelligence (AI) chatbot

ChatGPT was launched as an artificial intelligence prototype on November 30, 2022, quickly gaining global attention for its detailed responses and articulate answers across many topics. It explained how it was trained and learns, and what its biggest weakness are. It acknowledged that the concerns about potential biases in its answers are legitimate. It also outlined the top 5 human endeavors in which it anticipates making the biggest impact.

Issues covered:

Artificial Intelligence
Technology
Employment

Length: 9:29

Andrew Houtenville, PhD, Professor of Economics at the University of Hampshire, Research Director of the UNH Institute on Disability

Prof. Houtenville discussed recent findings from the National Trends in Disability Employment report, issued by Kessler Foundation and the University of New Hampshire. He explained what is driving historic highs in employment of people with disabilities, and why disabled employment has outstripped the non-disabled since the start of pandemic lockdowns.

Issues covered:

Disabilities
Employment

Length: 7:59

Show # 2023-17

Date aired: 4-23-23 **Time Aired:** 6:30 AM, CT

Matthew Berger, Executive Director of the non-profit Foundation to Combat Antisemitism

According to FBI statistics, Jews make up approximately 2.4% of the U.S. population yet are victims of nearly 1 in 10 of all hate crimes. Mr. Berger's organization launched a \$25 million national effort to combat indifference and ignorance surrounding antisemitism. He explained how people can stand up to fight antisemitism, the same way they would fight racism, gender inequality or other injustices in their community.

Issues covered:

Antisemitism
Crime

Length: 7:59

Mark R. Rank, PhD, Herbert S. Hadley Professor of Social Welfare at Washington University in St. Louis, author of *"The Poverty Paradox: Understanding Economic Hardship Amid American Prosperity"*

Prof. Rank discussed the reasons why the wealthiest country in the world also has the highest rates of poverty among industrialized nations. He said an average of 10-15% of the US population is below the poverty line at any given time. He blames low-paying jobs that make it difficult to escape poverty, plus what he views as an inadequate social safety net.

Issues covered:

Poverty

Economy

Government Policies

Length: 9:24

Show # 2023-18

Date aired: 4-30-23 **Time Aired:** 6:30 AM, C T

Malia Hollowell, National Board-Certified teacher, Founder/CEO of The Reading Roadmap, which develops literacy training for teachers, author of *"The Science of Reading in Action: Brain-Friendly Strategies Every Teacher Needs to Know"*

67% of American students are unable to read at grade-level. Ms. Hollowell said there are decades of research available to improve reading programs, but it is generally ignored. She said it's critical that teachers and parents learn about the research. She also addressed the special challenges faced by children whose native language is not English.

Issues covered:

Child Literacy

Education

Length: 7:50

Laura Tremaine, podcaster, author of *"The Life Council: 10 Friends Every Woman Needs"*

Ms. Tremaine discussed the complexities of friendships. She said making, keeping, and even releasing friends doesn't need to be as hard as we make it. She explained the importance of creating a circle of genuine friends over a lifetime, as opposed to social media "acquaintances."

Issues covered:

Personal Relationships

Mental Health

Women's Issues

Length: 9:26

Show # 2023-19

Date aired: 5-7-23 **Time Aired:** 6:30 AM, C T

Sarah Foster, Analyst and Principal U.S. Economy Reporter at Bankrate.com

While inflation may be cooling, Ms. Foster explained why Americans could be feeling its impact for years to come. She discussed the economy's impact on emergency savings, retirement contributions and covering day-to-day expenses. She also explained why even when inflation eventually slows, prices won't necessarily fall across the board.

Issues covered:

Inflation

Personal Finance

Length: 7:23

Paul McLane, Editor in Chief of Radio World, a publication for technology-minded broadcast owners, managers and engineers

Automakers like Tesla, BMW and Ford have recently announced their intentions to cut AM radio from new models, particularly electric vehicles. Mr. McLane discussed the valuable service AM radio still provides for public safety and entertainment, and explained what AM's 84 million listeners can do to voice their opinion to automakers and legislators. He also discussed the potential danger posed to FM radio by the new trend.

Issues covered:

Length: 9:54

Media

Emergency Preparedness

Consumer Matters

Show # 2023-20

Date aired: 5-14-23 **Time Aired:** 6:30 AM, CT

Sarah J. Clark, M.P.H., Associate Research Scientist, Department of Pediatrics at the University of Michigan's C.S. Mott Children's Hospital

Ms. Clark co-authored a poll that found that 62 percent of parents report difficulties finding childcare facilities that meet their health and safety standards. The poll also found that only half of parents considered themselves "very confident" at discerning which childcare options were truly safe and healthy. She outlined the most important questions that parents should ask when evaluating childcare providers. She said 82% of parents would be in favor of a national standard for health and safety for childcare centers and in-home childcare providers.

Issues covered:

Length: 9:27

Child Safety

Parenting

Benjamin H. Schnapp, MD, Assistant Professor, Assistant Emergency Medicine Residency Program Director in the University of Wisconsin School of Medicine and Public Health

Medical errors cause roughly 250,000 deaths per year in the U.S. Dr. Schnapp co-authored a study that examined errors in Emergency Rooms. He found that, even in chaotic ERs, doctors typically have the right medical information but might not act on it in the best way. He talked about the patterns he found in patients who are most vulnerable to errors. He offered suggestions for patients who want to prevent errors when they visit an ER.

Issues covered:

Length: 7:44

Medical Errors

Emergency Care

Show # 2023-21

Date aired: 5-21-23 **Time Aired:** 6:30 AM, CT

Burton Malkiel, Chemical Bank Chairman's Professor of Economics at Princeton University, author of the classic finance book "*A Random Walk Down Wall Street: The Best Investment Guide That Money Can Buy*"

Mr. Malkiel's book, written 50 years ago, pioneered the advent of index mutual funds for the average investor. He explained why an individual who saves consistently over time and buys a diversified set of index funds can achieve above-average investment results. He believes that most average investors do not need an investment advisor in order to prepare for retirement.

Issues covered:
Personal Finance
Retirement Planning

Length: 8:30

Theresa Gildner, PhD, Assistant Professor of Biological Anthropology in Arts & Sciences at Washington University in St. Louis

Most Americans view parasitic infections as a problem of the past or one that only impacts low-income countries. However, Prof. Gilder shared new research that discovered that the problem is likely widespread in low-resource communities throughout southern US. Her study found that environmental conditions, combined with infrastructural neglect and inadequate access to health care, create the perfect breeding ground for these infections. She explained how to recognize the infection and what treatments are available.

Issues covered:
Public Health
Poverty
Food Safety

Length: 8:37

Show # 2023-22

Date aired: 5-28-23 **Time Aired:** 6:30 AM, CT

Catherine Hodder, estate planning attorney, author of "*Estate Planning for the Sandwich Generation: How to Help Your Parents and Protect Your Kids*"

Ms. Hodder explained the importance of estate planning for those who are caring for both kids and aging parents. She outlined the critical documents that everyone should have in addition to a basic will. She also talked about the importance of communication with aging parents, and the usefulness of an emergency binder that organizes important documents in one place.

Issues covered:
Estate Planning
Senior Citizens
Parenting

Length: 8:22

Caitlin Cavanagh, Assistant Professor in the School of Criminal Justice at Michigan State University

Prof. Cavanagh led a study at Michigan State that found that mothers don't lose hope to see their sons graduate from high school, get married, find a good job and so on— even if they are arrested as a minor. Her findings were consistent, even for higher income families.

Issues covered:
Juvenile Crime
Parenting

Length: 8:54

Show # 2023-23

Date aired: 6-4-23 **Time Aired:** 6:30 AM

Adam Katchmarchi, PhD, Executive Director of the National Drowning Prevention Alliance, Assistant Professor in the Department of Kinesiology, Health, and Sport Sciences at Indiana University of Pennsylvania

Drowning is the leading cause of death among children ages 1-4 and the second leading cause of injury-related death among children up to age 14. As the busiest water activity season is upon us, Prof. Katchmarchi offered five recommendations for parents to keep their children safe.

Issues covered:
Drowning Prevention

Length: 8:31

Heidi K. Gardner, PhD, Distinguished Fellow at Harvard Law School's Center on the Legal Profession and Program Chair of the Sector Leadership Master Class and Smarter Collaboration Master Class, author of "*Smarter Collaboration: A New Approach to Breaking Down Barriers and Transforming Work*"

Prof. Gardner discussed recent research and offered advice to help companies thrive by collaborating more effectively. She said collaboration skills are surprisingly rare, especially among men. She explained why firms that collaborate smarter consistently generate higher revenues and profits, boost innovation, strengthen client relationships, and attract and retain better talent.

Issues covered:
Workplace Matters
Diversity
Career

Length: 8:52

Show # 2023-24

Date aired: 6-11-23 **Time Aired:** 6:30 AM, CT

Andres Lares, Managing Partner at Shapiro Negotiations Institute, co-author of "*Persuade: The 4-Step Process to Influence People and Decisions*"

Millions of college students have graduated recently and are ready to enter the workforce. Mr. Lares said the more a job applicant prepares, the more confident they will feel — and projecting confidence is essential to doing well in a job interview. He explained how to research a company and the position prior to a job interview, how to negotiate the compensation and how prepare questions for the interviewer.

Issues covered:
Employment
Career

Length: 8:35

Jean M. Twenge, PhD, Professor of Psychology at San Diego State University, author of "*Generations: The Real Differences between Gen Z, Millennials, Gen X, Boomers, and Silents—and What They Mean for America's Future*"

Prof. Twenge outlined the unique characteristics and experiences of different generations, explaining how they shape America's future. She said the era in which person grows up has a much greater influence than their parents on their personality traits. She also talked about the huge influences of technological advances on each generation and the recent increase in clinical depression in teens, which directly correlates with the advent of smartphones and social media.

Issues covered:
Parenting
Mental Health
Substance Abuse

Length: 8:45

Show # 2023-25

Date aired: 6-18-23 Time Aired: 6:30 AM, CT

Martin J. Schreiber, former Governor of Wisconsin, Alzheimer's caregiver and advocate, author of *"My Two Elaines: Learning, Coping, and Surviving as an Alzheimer's Caregiver"*

More than 11 million Americans currently care for someone with Alzheimer's disease or other forms of dementia. Gov. Schreiber took care of his wife, Elaine, for nearly 20 years, until her death from Alzheimer's in 2022. He shared their story, and offered advice and encouragement for the millions of Americans in similar circumstances.

Issues covered:
Alzheimer's Disease

Length: 8:40

Jessie Ryan, Vice President of The Campaign for College Opportunity

Each year, hundreds of thousands of students start at community colleges, hoping to transfer to a university later. However, for some students, the transfer process becomes a maze so confusing, it derails their college plans. Ms. Ryan explained "credit loss," a situation where students take classes that never end up counting toward a degree. She discussed the reasons that universities refuse to accept credits, sometimes from classes that utilize the identical textbook as the university's class.

Issues covered:
Community College
Higher Education

Length: 8:44

Show # 2023-26

Date aired: 6-25-23 Time Aired: 6:30 AM, CT

Read Hayes, PhD, Research Scientist at the University of Florida, Director of the Loss Prevention Research Council

Retailers, politicians and police departments have sounded the alarm about a rapid increase in retail theft, and are calling for stricter enforcement and prosecution to fight it. Prof. Hayes outlined the scope of the problem, and the role of organized theft rings in its growth. He also explained the multiple impacts on consumers, and what steps may slow down the problem.

Issues covered:
Crime
Consumer Matters

Length: 8:40

Kevin Lanza, PhD, Assistant Professor at UTHealth Houston School of Public Health at The University of Texas

Prof. Lanza led a recent study that found that children and teenagers who had volunteered in the past year were in better physical health, had a more positive outlook on life, and were less likely to have anxiety, depression, or behavioral problems compared to their peers who did not volunteer. He outlined the many volunteering opportunities available to young people.

Issues covered:
Volunteerism
Youth
Parenting

Length: 8:44