

TOP TEN COMMUNITY PROBLEMS ADDRESSED BY WNAH

January 1, 2023 – March 31, 2023

1. COVID-19

PSA's Urging everyone to keep social distancing, use masks frequent hand washing. Follow all precautions. Visit CDC website.

2. 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.

3. 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.

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. HEALTH BENEFITS AND INSURANCE. Health benefits and Insurance are quite complicated. Professional guidance should be sought in making the right choices and decisions.

7. 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.

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. CRIME PREVENTION. Being aware of existing dangers and taking proper steps to prevent crimes of any kind.

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.

WNAH 1360, NASHVILLE, TENNESSEE

QUARTERLY ISSUES / PROGRAMS January 1, 2023 – March 31, 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.

Issue 1: COVID-19

WNAH has been running a series of 60 second Public Service Announcements daily, five times or more per day, beginning in March, 2020 and continuing on an on going basis. The announcements urge people to keep social distancing, use masks, and other precautionary measures and follow the recommendations of the CDC.

Issue 2: Awareness of tax laws, local, state and federal Aired: January 26, 2023 – 2:30 –3:00 P.M.

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

Issue 3: Immigration law and associated legal issues Aired: February 14, 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 4: Public awareness of government and other services available

Aired: February 9, 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: January 12, 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: Health benefits and insurance Aired: March 28, 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.

QUARTERLY ISSUES / PROGRAMS JANUARY 1, 2023 – MARCH 21, 2023 (Page #2)

Issue 7: Housing availability in Nashville Aired: January 3, 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 8: Drunk driving and DUI Aired: FEBRUARY 6, 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: CRIME PREVENTION Aired: March 16, 2022 - 2:30 – 3:00 P.M.

Doug Long of Sentinel Training, interview focused on providing specialized training for church and worship place safety /secure teams throughout the State of Tennessee.

Issue 10: Child abuse and foster care Aired: March 7, 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.



Weekly Public Affairs Program

Call Letters: WNAH

QUARTERLY ISSUES REPORT, JANUARY-MARCH, 2023

Show # 2023-01
Date aired: 1/1/23 Time Aired: 6:30 AM

Jacquelyn C. Campbell, PHD, RN, FAAN, expert on domestic violence, violence against women and intimate partner violence, Professor and the Anna D. Wolf Chair at the Johns Hopkins School of Nursing, National Program Director for the Robert Wood Johnson Foundation's Nurse Faculty Scholars Program

Dr. Campbell developed the Danger Assessment, a groundbreaking questionnaire designed to assess a woman's risk of being killed by an abusive partner. She talked about recent updates to the tool that address concerns for immigrant women and same-sex partners. She said it's helpful for an abused woman to document for herself how often abuse is happening, levels of abuse and other patterns.

Issues covered:
Domestic Violence
Women's Concerns

Length: 9:21

Bryan Caplan, PhD, Professor of Economics at George Mason University, blogger for EconLog, author of *"The Case against Education: Why the Education System Is a Waste of Time and Money"*

Although it is immensely popular--and immensely lucrative--Dr. Caplan believes that higher education is grossly overrated. He said that decades of growing access to education have not resulted in better jobs for the average worker, but instead in runaway credential inflation. He is in favor of serious cuts in government education funding to curb this wasteful rat race, along with a renewed emphasis on vocational education.

Issues covered:
Education
Career
Government Spending

Length: 8:01

Show # 2023-02
Date aired: 1/8/23 Time Aired: 6:30 AM

Todd Spencer, President of the Owner-Operator Independent Drivers Association

Trucking is critical to virtually every aspect of the US economy. Mr. Spencer talked about the biggest challenges faced by truck drivers. He said drivers often spend 30% of their work week being detained by inefficiencies in the supply chain, waiting for shippers and receivers. He discussed the lack of adequate training of new truckers. He also talked about road congestion and needed improvements in the nation's highway system to better accommodate trucks.

Issues covered:
Transportation
Supply Chain Issues
Employment

Length: 8:39

Natasha Slesnick, PhD, Professor of Human Development and Family Science in the Department of Human Sciences, and EHE Associate Dean for Research and Administration at Ohio State University

Prof. Slesnick led a study that suggests that giving some homeless mothers with young children a place to live may do little to help them if it is not combined with support services. She outlined the most significant challenges faced by homeless mothers and their children, and the most effective forms of support.

Issues covered:
Homelessness
Government Programs
Drug Abuse

Length: 8:45

Show # 2023-03

Date aired: 1/15/23 **Time Aired:** 6:30 AM

Nora Volkow, MD, Director of the National Institute on Drug Abuse, part of the National Institutes of Health

Fentanyl overdoses are the leading cause of death for Americans ages 18 to 49, more than car accidents or suicides. On average, one person dies of a fentanyl overdose in the United States every seven minutes, and the number of Americans killed by the drug has jumped 94 percent since 2019. Dr. Volkow discussed why the problem has skyrocketed and what steps the federal government is taking to address it. She said that, while the epidemic was worse in certain rural areas of the US in past years, the problem has now overwhelmed every city and state. She talked about the importance of education and treatment programs, and also explained why fentanyl is a particularly troubling issue for pregnant women.

Issues covered:
Substance Abuse and Treatment
Government Policies

Length: 17:52

Show # 2023-04

Date aired: 1/22/23 **Time Aired:** 6:30 AM

Lauren Fleshman, one of the most decorated American distance runners of all time, winner of five NCAA championships at Stanford University and two national championships as a professional, author of *"Good for A Girl: A Woman Running in a Man's World"*

Girls drop out of organized sports at twice the rate of boys at age 14, and half have quit by 17. Sixty-five percent develop disordered eating habits that compromise their ease around food, sometimes irreparably. Ms. Fleshman talked about emerging research on the physiology and psychology of young athletes, and what coaches and parents should know. She outlined changes in organized sports to empower and encourage young women to join and stay.

Issues covered:
Women's Concerns
Youth Sports

Length: 9:21

Chris Bailey, productivity expert, author of *"How to Calm Your Mind: Finding Presence and Productivity in Anxious Times"*

Mr. Bailey shared the inspiration to write his book—a panic attack he had onstage in front of an audience of over 100. He outlined simple steps he took in the moment and in the long-term to conquer burnout, and explained how he gradually restored calm and tranquility to his life. He talked about sources of hidden stress buried within our days, often activities and people that we voluntarily subject ourselves to.

Issues covered:

Mental Health
Personal Productivity
Career

Length: 8:01

Show # 2023-05

Date aired: 1/29/23 **Time Aired:** 6:30 AM

Alvin E. Roth, PhD, Craig and Susan McCaw Professor of Economics at Stanford University, Gund Professor of Economics and Business Administration Emeritus at Harvard University, author of *"Who Gets What — and Why: The New Economics of Matchmaking and Market Design"*

Dr. Roth is one of the world's leading experts on matching markets, where "sellers" and "buyers" must choose each other, and price isn't the only factor that determines who gets what. He explained how market designs affect many less obvious aspects of life, such as the chances of getting a job or whether a university accepts a prospective student.

Issues covered:

Economics
Career
Education

Length: 9:17

Joel Kahn, MD, Clinical Professor of Medicine at Wayne State University School of Medicine and Director of Cardiac Wellness, Michigan Healthcare Professionals PC, author of *"The Whole Heart Solution"*

According to Dr. Kahn, more than 75 percent of cases of heart attacks, strokes and other cardiovascular disease events are preventable. He explained how lifestyle choices can make a huge difference in the development of heart disease and he said changes in diet and exercise can often reverse the disease.

Issues covered:

Personal Health

Length: 8:01

Show # 2023-06

Date aired: 2-5-23 **Time Aired:** 6:30 AM

Ismail Karabas, PhD, Marketing Professor at Murray State University

Tipping for food at the end of a dining experience has traditionally been the norm at full-service restaurants. Prof. Karabas shared his research into a new trend: tip requests at businesses where customers order at the counter, pay for their items before getting their food, and receive minimal-to-no service. He explained the reasons behind the change. He found that some consumers are so annoyed by the requests that they take their business elsewhere.

Issues covered:

Consumer Matters
Employment
Economy

Length: 8:58

Dan Martell, entrepreneur, productivity expert, author of *"Buy Back Your Time: Get Unstuck, Reclaim Your Freedom, and Build Your Empire"*

Mr. Martell shared his story of a traumatic childhood and arrest as a teenager, which amazingly led to an interest in software coding and entrepreneurship. He offered suggestions for entrepreneurs to value and use time more productively. He also offered advice to avoid burnout.

Issues covered:
Entrepreneurism
Personal Productivity
Career

Length: 8:18

Show # 2023-07
Date aired: 2/12/23 **Time Aired:** 6:30 AM

Andrew Smith, PhD, cognitive psychologist and Assistant Professor at Iowa State University

Some studies claim that 4-6% of those in US prisons are not guilty of the crime for which they were convicted. Prof. Smith and his team of researchers developed a new procedure to capture more information from eyewitnesses during police investigations and better detect a suspect's guilt or innocence. He explained how the innovation improves the reliability of police lineups.

Issues covered:
Criminal Justice

Length: 9:12

Legal Reform

Andrew McDiarmid, Senior Fellow at the Discovery Institute, a non-profit, non-partisan organization focused on research, education, action, and cultural renewal

A recent study reported in the Journal of Experimental Psychology suggests that the act of "just thinking" can be more rewarding than we might realize. Mr. McDiarmid outlined the study's findings and explained why Americans should resist the urge to pull out their phones so frequently and spent some time just thinking, instead.

Issues covered:
Mental Health
Personal Productivity

Length: 8:10

Show # 2023-08
Date aired: 2/19/23 **Time Aired:** 6:30 AM

Shevaun Neupert, PhD, Professor of Psychology at North Carolina State University

Prof. Neupert wrote a report that analyzed two new studies that found that young adults who utilize preemptive stress-reduction steps that focus on the future are better able to avoid negative health outcomes. She talked about the most effective proactive techniques, and where young adults should be taught how to deal with stress.

Issues covered:
Mental Health
Stress

Length: 9:12

Angie Morgan Witkowski, Leadership and Career Coach, author of *"Bet on You: How to Win with Risk"*

Ms. Witkowski outlined the most common misconceptions about risk and why people should be much more comfortable making decisions in the face of uncertainty. She talked about the reasons that fear and failure are such important components in taking risks in business, career and life.

Issues covered:

Length: 8:10

Career

Personal Productivity

Mental Health

Show # 2023-09

Date aired: 2-26-23 Time Aired: 6:30 AM

Laurn Williams, Certified Financial Planner, founder of Worth Winning, a company that helps young professionals organize their finances

A recent Fidelity survey found that half of Gen Zers say they don't see a point in saving money until things return to 'normal.' Ms. Williams said young people may be seeking some sort of control, in the face of runaway inflation and economic uncertainty. She said many Gen Zers are choosing to invest in themselves and their professional growth, such as starting their own businesses or furthering their education. She explained why it is critical to start early to build retirement savings.

Issues covered:

Length: 9:12

Consumer Matters

Economy

Employment

Elisa Villanueva Beard, CEO of Teach For America, a nonprofit organization dedicated to improving educational outcomes for low-income students

Ms. Villanueva Beard outlined the mission of her organization, and explained why it is so important to recruit college graduates from top universities around the United States to serve as teachers in urban and rural schools. She talked about the biggest obstacles in recruiting quality teachers and how interested students can apply to be a part of Teach For America.

Issues covered:

Length: 8:10

Education

Poverty

Show # 2023-10

Date aired: 3/5/23 Time Aired: 6:30 AM

Yvette M. Miller, MD, Executive Medical Officer for the American Red Cross Donor and Client Support Center, helping to lead the Red Cross' national Sickle Cell Initiative

Sickle cell disease is the most common genetic blood disorder in the US, and regular blood transfusions are critical to manage extreme pain and life-threatening complications. Dr. Miller discussed Red Cross efforts to promote diversity in the blood supply, increase donor recruitment and retention in the black community to support the transfusion needs of patients with sickle cell disease.

Issues covered:

Length: 8:32

Sickle Cell Disease

Blood Donations

Diversity

Candy Valentino, finance and wealth advisor, author of *"Wealth Habits: Six Ordinary Steps to Achieve Extraordinary Financial Freedom"*

Ms. Valentino believes that turbulent financial times are often historic opportunities to invest more in real estate and the financial markets. She outlined six steps to grow wealth. She explained why owning real estate or a small business are her favorite investment vehicles. She conducted a study that found 75% of wealthy people had one thing in common: either they or their family owned a business.

Issues covered:
Personal Finance
Entrepreneurism

Length: 8:51

Disc # 2023-11
Date aired: 3/12/23 **Time Aired:** 6:30 AM

Pamela Gockley, Certified Bullying Prevention Specialist, Founder and Executive Director of The Camel Project, a non-profit organization focused on deconstructing the culture of bullying in America

1 in 5 students report being bullied at school. However, Ms. Gockley said the CDC believes 50 to 75% of bullying incidents are never reported. She discussed the culture of bullying in America, how to parents can protect their children from it, and how parents of bullies can recognize the behavior in their own child and address it.

Issues covered:
Bullying
Parenting
Youth at Risk

Length: 8:44

Brock L. Eide M.D., M.A., learning disabilities expert, co-author of *"The Dyslexic Advantage: Unlocking the Hidden Potential of the Dyslexic Brain"*

Dyslexia has traditionally been defined as a reading and spelling disorder. But Dr. Eide said recent research has proven that these challenges are not dyslexia's main features. He explained how these characteristics are actually trade-offs resulting from an entirely different pattern of brain organization and information processing and that it has powerful advantages.

Issues covered:
Learning Disabilities

Length: 8:41

Show # 2023-12
Date aired: 3/19/23 **Time Aired:** 6:30 AM

Juliet B. Schor, PhD, Professor of Sociology, Boston College

The four-day week is becoming more of a reality in the contemporary workplace, and Prof. Schor co-authored a landmark international study of the trend. She said the vast majority of companies that tried the shorter workweek for the study stuck with it afterwards. She talked about the benefits that result from a 32-hour workweek, both for employees and companies.

Issues covered:
Workplace Matters
Mental Health
Productivity

Length: 8:40

Deepa L. Sekhar, MD, Associate Professor of Pediatrics at the Penn State College of Medicine,
Executive Director of Penn State PRO Wellness

Suicide death rates have increased significantly among adolescents in the U.S. in recent years. Dr. Sekhar said while children are typically screened for health, vision and hearing problems in school, mental health screening has not been standardized in school settings. She led a study that evaluated the effectiveness of a school-based, adolescent suicide risk screening and found that it successfully identified at-risk adolescents and increased initiation of mental health services. She explained how the screening works and the reasons some schools or parents may be reluctant to give it a chance.

Issues covered:

Length: 8:43

Youth Suicide

Mental Health Services

Parenting

Show # 2023-13

Date aired: 3/26/23 **Time Aired:** 6:30 AM

Elizabeth Wallace, co-author of *"The Ambition Decisions: What Women Know About Work, Family, and the Path to Building a Life"*

Over the last sixty years, women's roles at home and on the job have radically changed, and the question of whether they can really "have it all" is still debated. Ms. Wallace outlined three distinct paths where a woman's life and career choices may lead. She talked about the importance of the support of husbands when ambitious women move into high-level corporate positions. She offered advice for women who are facing today's complex career choices.

Issues covered:

Length: 9:22

Women's Concerns

Career

Marriage

Thomas Lickona, PhD, Developmental Psychologist, Professor of Education Emeritus at the State University of New York at Cortland, author of *"How to Raise Kind Kids: And Get Respect, Gratitude, and a Happier Family in the Bargain"*

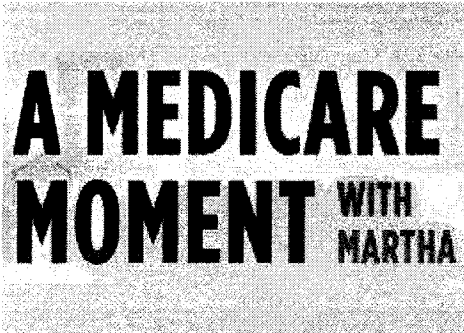
Dr. Lickona has led the character education movement in schools for forty years. He outlined the tools that parents need to foster peace and cooperation at home. He explained how changes in our culture have made it harder than ever to raise kind kids. He offered suggestions for parents to deal with technology and the use of media by kids.

Issues covered:

Length: 7:52

Parenting

Children's Issues



Weekly Public Affairs Program

Call Letters: WNAH

QUARTERLY ISSUES REPORT, JANUARY-MARCH, 2023

Show # 2023-01

Date aired: 1-1-23 Time Aired: 6-6:30 am

Host Martha Khlopin answered a list of common questions submitted by listeners who are aging into Medicare, including when it is necessary to sign up for the program, why pharmacy may refuse to fill a prescription because of conflicting insurance coverage, and who is eligible for Medicare savings programs.

Issues covered:
Health Insurance
Money Saving Advice

Length: 24:30

Show # 2023-02

Date aired: 1-8-23 Time Aired: 6-6:30 am

Host Martha Khlopin discussed a drop in premiums in Medicare Part B and potentially more generous coverage for insulin for 2023. She also talked about lesser-known Healthcare.gov marketplace programs that can reduce out-of-pocket costs in catastrophic situations.

Issues covered:
Consumer Matters
Scams

Length: 24:30

Show # 2023-03

Date aired: 1-15-23 Time Aired: 6-6:30 am

This week, Martha was joined by Kenneth Tingman, a retired US Air Force Lieutenant Colonel, to discuss how a patient can improve listening skills, take notes and make lists when dealing with medical professionals, to get the most from their insurance coverage and prevent medical errors.

Issues covered:
Retirement Planning
Social Security

Length: 24:30

Show # 2023-04

Date aired: 1-22-23 Time Aired: 6-6:30am

Host Martha Khlopin discussed a case where it was discovered that disabled sibling, whose caregiver had passed away, had never filed for Social Security or Medicare, plus another question of a retiring man who was considering the use of a COBRA policy rather than Medicare coverage.

Issues covered:
Personal Finance
Inflation
Government Policies

Length: 24:30

Show # 2023-05

Date aired: 1-29-23 Time Aired: 6-6:30 am

Host Martha Khlopin talked about the value of computer and communication skills when someone is seeking answers to Medicare benefit questions. She said a loved one can be helpful, but she talked about challenges that occur when that loved one becomes ill. She talked about the importance of organization so insurance cards can be located when an elderly relative is hospitalized.

Issues covered:
Medicare Plans
COVID-19

Length: 24:30

Show # 2023-06

Date aired: 2-5-23 Time Aired: 6-6:30am

Host Martha Khlopin was joined by guest Tasha Josue, an Independent Insurance Agent, to discuss Medicare's general enrollment period and what happens if someone misses the deadline. They also talked about disabilities that may qualify a person for Medicare.

Issues covered:
Medicare Enrollment
Consumer Matters

Length: 24:30

Show # 2023-07

Date aired: 2-12-23 Time Aired: 6-6:30 am

Host Martha Khlopin was joined again by Independent Insurance Agent Tasha Josue, to discuss 2023 Medicare updates, and some new enrollment periods that help people avoid late enrollment penalties that may affect a consumer's healthcare costs for the rest of his life.

Issues covered:
Medicare Coverage

Length: 24:30

Show # 2023-08

Date aired: 2-19-23 Time Aired: 6-6:30am

Host Martha Khlopin fielded questions from people who already on Medicare and offered tips to maximize their benefits. She also talked about ways that a person can replace their primary care physician or a specialist, and the importance of having all medical information gathered in one place, so loved ones can access it when needed.

Issues covered:

Disabilities

Consumer Matters

Length: 24:30

Show # 2023-09

Date aired: 2-26-23 Time Aired: 6-6:30am

Host Martha Khlopin was joined by guest Tasha Josue, an Independent Insurance Agent, to discuss the meaning of basic Medicare terms and why it is critical for a consumer to understand what their policy covers before it is needed.

Issues covered:

Medicare Coverage

Length: 24:30

Show # 2023-10

Date aired: 3-5-23 Time Aired: 6-6:30am

Host Martha Khlopin was joined again by Independent Insurance Agent Tasha Josue, to discuss the little-known dependent care tax credit that caregivers may be eligible for, plus how to locate the summary of benefits for a specific Medicare plan, which is different for each person.

Issues covered:

Medicare Enrollment

Consumer Matters

Length: 24:30

Show # 2023-11

Date aired: 3-12-23 Time Aired: 6-6:30am

Host Martha Khlopin and co-host Tasha Josue discussed challenges faced by a new retiree who found that her Medicare number didn't match when she tried to sign up for a Medicare option and her application was rejected. Martha explained how she was able to help the woman resolve the error in the insurance company's system. They also discussed the extensive licensing and training process needed for licensed insurance agents to work with Medicare Advantage plans and Affordable Care Act plans.

Issues covered:

Medicare Coverage

Consumer Matters

Length: 24:30

Show # 2023-12

Date aired: 3-19-23 Time Aired: 6-6:30 am

Host Martha Khlopin and co-host Tasha Josue discussed the case of a consumer she helped this week. The woman had dropped her Medicare Advantage plan to apply for Medicaid, then was rejected, leaving her with bare-bones health insurance coverage. They also explained the Medicare Special Enrollment Period, and who is eligible.

Issues covered:

Medicare
Consumer Matters

Length: 24:30

Show # 2023-13

Date aired: 3-26-23 Time Aired: 6-6:30 am

Host Martha Khlopin and co-host Tasha Josue discussed a recent plea for help from a woman who was hit with a small late enrollment penalty when she tried to sign up for Medicare Part D. They also discussed difficulties faced by consumers whose doctor doesn't take the Medicare plan they are locked in to.

Issues covered:

Choosing Medical Coverage
Consumer Matters

Length: 24:30