

**TOP TEN COMMUNITY PROBLEMS ADDRESSED BY WNAH
JULY 1, 2023 – SEPTEMBER 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.

WNAH 1360, NASHVILLE, TENNESSEE

QUARTERLY ISSUES / PROGRAMS JULY 1 2023 -- SEPT. 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 July 12,, 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: August 15,, 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: August 21, 2023 – 2:30 – 3:00 PM.

Virgil Beckham, Middle Tennessee Real Estate Broker, give ways to seek and apply for property in all price ranges. Giving advice 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: July 10, 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: September 20, 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: July 29, 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.

QUARTERLY ISSUES / PROGRAMS July 1, 2023 – September 30, 2023
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Issue 7: Drugs abuse and alcohol abuse Aired September 4, 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: August 31, 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: July 27, 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: September 13, 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, JULY-SEPTEMBER, 2023

Show # 2023-27

Date aired: 7-2-23 Time Aired: 6:00 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 # 2023-28

Date aired: 7-9-23 Time Aired: 6:00 AM

Paul R. Lawrence, former Under Secretary of Benefits at the U.S. Department of Veterans Affairs, author of "*Veterans Benefits for You: Get What You Deserve*"

Mr. Lawrence offered tips for veterans to successfully apply for benefits they have earned from their service. He explained several ways that a veteran can document a service-related injury, and how they can request their medical records with help from the National Archives and Veterans Administration. He also talked about the value of benefits not just to a veteran, but to his or her family, as well.

Issues covered:

**Veterans' Benefits
Military Service**

Length: 8:14

David Maimon, PhD, Professor of Criminal Justice and Criminology, Georgia State University

Prof. Maimon explained how criminals are increasingly targeting US Postal Service blue collection boxes and residential mailboxes to steal filled-out checks. He said the thieves sell the stolen checks via social media platforms, then buyers alter the payee and amount on the checks to rob victims' bank accounts of thousands of dollars. He recommends that consumers only hand mail directly to a clerk at a US Post Office, or use other methods to send payments.

Issues covered:

**Crime
Identity Theft
Government**

Length: 9:09

Show # 2023-29

Date aired: 7-16-23 **Time Aired:** 6:00 AM

Pam Baker, freelance journalist who focuses on emerging tech topics like artificial intelligence, data analytics, and edge computing, author of "*ChatGPT For Dummies*"

ChatGPT has garnered an amazing amount of attention in just a few months. Ms. Baker explained how the rise of artificial intelligence has already begun affecting our daily lives. She talked about the importance of learning to use AI in the workplace, and why learning how to prompt AI is both the easy part and the most difficult part of using it.

Issues covered:

**Artificial Intelligence
Education
Career**

Length: 9:05

Ruchi S. Gupta, MD, MPH, board-certified pediatrician and health researcher, Professor of Pediatrics and Medicine at Northwestern University Feinberg School of Medicine, Clinical Attending at Ann & Robert H. Lurie Children's Hospital of Chicago, founding director of the Center for Food Allergy & Asthma Research

Dr. Gupta led a groundbreaking study of allergies in adults and found the prevalence of food allergy is highest among black, Hispanic and Asian individuals across all ages. She also found that food allergy is lowest among households earning more than \$150,000 a year. She talked about potential reasons for these findings and the importance of getting a proper diagnosis.

Issues covered:

**Food Allergies
Minority Concerns**

Length: 8:23

Show # 2023-30

Date aired: 7-23-30 **Time Aired:** 6:00 AM

Haywood Talcove, CEO of LexisNexis Risk Solutions' Government Group, a multinational information and analytics company based in Atlanta

Mr. Talcove outlined a frightening new wave of scams: next-gen thieves are utilizing sophisticated new artificial intelligence tools to steal millions of dollars from consumers. He discussed the use of AI-generated voices--that criminals can now clone from social media profiles--to easily con parents or grandparents out of significant sums of money. He said the schemes are almost impossible to detect, but he suggested three steps every family should take to defend themselves

Issues covered:

**Crime
Identity Theft
Technology**

Length: 8:49

F. Perry Wilson, MD, MSCE, Associate Professor of Medicine, Director, Clinical and Translational Research Accelerator at the Yale University School of Medicine, author of "*How Medicine Works and When It Doesn't*."

Dr. Wilson explained how and why the doctor-patient relationship has eroded in recent years. He believes that profit-driven companies—from big pharma to healthcare corporations—have corrupted what should have been medicine's golden age. He offered several potential solutions to restore trust between patients and doctors.

Issues covered:
Personal Health

Length: 8:15

Show # 2023-31

Date aired: 7-30-23 **Time Aired:** 6:00 AM

Kate W. Bauer, PhD MS, Associate Professor of Nutritional Sciences, University of Michigan School of Public Health

Prof. Bauer recently led a study that compared beverage consumption in low-income households that utilize taxpayer-funded food assistance programs. She found that families that used just one of the programs were in the normal range, but those that participated in both the Supplementation Nutrition Program for Women, Infants, and Children (WIC), and the Supplemental Nutrition Assistance Program (SNAP), consumed high amounts of sugar-sweetened beverages. She explained why this is a concern.

Issues covered:
Government Food Assistance
Poverty
Nutrition

Length: 8:00

Patrick Olsen, Editor-in-Chief, CarFax

More than 2.5 million vehicles that have been issued a "Do Not Drive" or "Park Outside" safety recall remain unrepaired, Carfax data shows. Mr. Olsen talked about the most common reasons behind these serious recalls, and why consumers fail to take their cars to dealers to get the issue taken care of. He also explained how someone can check to see if their car is on a recall list.

Issues covered:
Auto Recalls
Consumer Matters
Transportation

Length: 9:22

Show # 2023-32

Date aired: 8-6-23 **Time Aired:** 6:00 AM

Bacall Hincks, Family Advocate and Program Coordinator at Children's Service Society of Utah

More than one million American children now live with grandparents, primarily because of their parent's addiction to opioids and other drugs. Ms. Hincks said this growing trend is causing grandparents to put off retirement and plow through savings to rescue their grandchildren from dangerous situations. She discussed how these difficult experiences can negatively affect children's mental and physical health.

Issues covered:

Parenting
Substance Abuse
Foster Care
Retirement

Length: 9:17

Maryanne Wolf, PhD, Professor of Child Development and Director of the Center for Reading and Language Research at Tufts University, author of *"Reader, Come Home: The Reading Brain in a Digital World"*

Prof. Wolf discussed the latest research into the human brain as we become increasingly dependent on digital technologies, rather than the printed word. She expressed concerns for both children's and adults' ability to "deep read," as the brain is literally rewired by huge amounts of short bursts of information. She offered suggestions for how the nation's education system needs to adapt.

Issues covered:

Literacy
Education
Technology

Length: 8:04

Show # 2023-33

Date aired: 8-13-23 **Time Aired:** 6:00 AM

Paul Pilibosian, a Houston attorney specializing in real estate law

It is a pattern being played out in many cities in the United States: squatters move into a home, refuse to leave, and homeowners have few options to evict them. Mr. Pilibosian explained why this trend is on the rise and what homeowners should do to try to discourage squatters from moving into a house in the first place.

Issues covered:

Crime
Home Ownership
Legal Issues

Length: 8:50

Anupam Bapu Jena, MD, PhD, Joseph P. Newhouse Professor at Harvard Medical School, physician at Massachusetts General Hospital, co-author of *"Random Acts of Medicine: The Hidden Forces That Sway Doctors, Impact Patients, and Shape Our Health"*

Dr. Jena explained how unexpected—but often predictable—events can profoundly affect our health. He offered several examples of how randomness affects medical decisions and treatment options. He said a healthy diet and exercise are the wisest choices to lead a healthy life.

Issues covered:

Personal Health

Length: 8:16

Show # 2023-34

Date aired: 8-20-23 **Time Aired:** 6:00 AM

Karl Brauer, Executive Analyst at ISeeCars.com

The pain of inflation has hit every consumer's pocketbook in the past couple of years, but perhaps the impact has been greatest in the car buying market. Mr. Brauer shared research that found that while the value of used electric vehicles has been plummeting in 2023 (and the trend is accelerating), the

price of used cars in general has jumped 47% since 2019. He added that more than half of today's used cars also have 20% or more miles than they did three years ago.

Issues covered:
Consumer Matters
Transportation

Length: 9:01

LeRoy Hood, MD, PhD, biologist who has served on the faculties at the California Institute of Technology and the University of Washington, developed ground-breaking scientific instruments which made possible major advances in the biological and medical sciences, author of "*The Age of Scientific Wellness*"

Dr. Hood discussed the reasons that medicine is undergoing a major transformation from a reactive, hit-or-miss approach to a personalized, predictive, data-rich, and preventive one. He calls this new form of care "scientific wellness", which uses information from our blood and genes, as well as AI, to optimize our health and extend our "healthspan." He believes this new technology can eventually conquer heart disease, Alzheimer's disease and many other illnesses, with noticeable progress within five years.

Issues covered:
Personal Health
Technology

Length: 8:15

Show # 2023-35

Date aired: 8-27-23 **Time Aired:** 6:00 AM

Anna Mills, textbook author, English instructor at the College of Marin, member of a joint Artificial Intelligence task force with the Modern Language Association and College Conference on Composition and Communication

AI chatbots have triggered a panic among educators, who are flooding listservs, webinars and professional conferences to figure out how to deal with the technology in this new academic year. Ms. Mills explained why many professors are expecting chaos. She said few universities are offering clear guidelines for teachers or students. She also talked about the difficulty of detecting AI-generated cheating.

Issues covered:
Higher Education
Artificial Intelligence

Length: 7:50

J. Scott Roberts, PhD, Professor in Health Behavior and Health Education at the University of Michigan, Associate Director of a poll from the University of Michigan Institute for Healthcare Policy and Innovation

Prof. Roberts led a poll of people age 65 to 80 and found that while 80% adults see the benefit of tests that can give an early warning of memory and thinking decline, 80% of older adults said they haven't had a cognitive test in the past year to look for early signs of dementia, and 59% reported never having had such a screening. He said the poll also found very low awareness of blood tests that can help detect Alzheimer's disease.

Issues covered:
Personal Health
Technology

Length: 9:17

Show # 2023-36

Date aired: 9-3-23 Time Aired: 6:00 AM

ChatGPT, an artificial-intelligence (AI) chatbot

ChatGPT was launched as an artificial intelligence prototype on November 30, 2022, quickly gaining much attention for its detailed responses and articulate answers across many topics. It explained how was it 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:

Length: 9:29

**Artificial Intelligence
Technology
Employment**

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 semi-monthly 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:

Length: 7:59

**Disabilities
Employment**

Show # 2023-37

Date aired: 9-10-23 Time Aired: 6:00 AM

Erica Eversman, President of the Automotive Education and Policy Institute in Akron, OH

Drivers are looking for ways to save money on auto insurance as premiums rise rapidly. Ms. Eversman explained a new offering from some insurance companies: usage-based car insurance programs, where the insured agrees to share detailed data about their driving habits with their insurer via a phone app or an in-vehicle device. She said the data does permit insurance companies to evaluate risk better and better match the price of the insurance for the risk, but at a steep cost to consumers' privacy and legal rights.

Issues covered:

Length: 8:55

**Consumer Matters
Auto Insurance
Legal Matters**

Caroline Leaf, PhD, clinical and cognitive neuroscientist, author of *"How to Help Your Child Clean Up Their Mental Mess"*

Increasingly, children ages 3-10 are struggling with anxiety, depression, and mental health challenges. Dr. Leaf discussed the factors behind this trend and warning signs that parents should watch for. She said if left unaddressed, childhood mental health problems often follow kids into their teens and adulthood.

Issues covered:
Child Mental Health
Parenting

Length: 8:15

Show # 2023-38

Date aired: 9-17-23 Time Aired: 6:00 AM

Ryan P. Burge, PhD, sociologist, Assistant Professor of Political Science at Eastern Illinois University, co-author of *"The Great Dechurching: Who's Leaving, Why Are They Going, and What Will It Take to Bring Them Back?"*

The largest and fastest religious shift in US history is in progress. Prof. Burge co-authored a comprehensive study to learn who is leaving organized religion and why. He said the most common reason people stopped attending church was because they moved, and that lower-income people with a high school education or less are the most likely to leave. He also talked about societal effects when faith-based community services such as food banks, after-school programs and prison ministries disappear.

Issues covered:
Religion

Length: 9:22

Chris Carosa, MBA, Certified Trust & Financial Advisor, Senior Contributor to Forbes.com, author of *"Hey! What's My Number: How to Improve the Odds You Will Retire in Comfort"*

A recent New York Life survey found that Americans believe they need \$4.3 million stashed away to retire comfortably. Unfortunately, the average person has around \$135,000 saved. Mr. Carosa explained how to determine how much money will really be needed for a comfortable retirement, along with simple steps to get there.

Issues covered:
Retirement Planning
Personal Finance

Length: 8:03

Show # 2023-39

Date aired: 9-26-23 Time Aired: 12:30 pm
~~6:00 AM~~

Diane Mullins, founder of Deborah's Voice, a national non-profit women's advocacy organization

Pastor Mullins said that child trafficking has become the 2nd largest criminal activity in the world behind illegal drug sales. She said most Americans are unaware of the existence of human trafficking and forced prostitution in their own towns, but it is surprisingly prevalent – not just on dimly lit street corners, but at music concerts, VIP dinners, and sporting events. She talked about techniques used by human traffickers to select their victims.

A MEDICARE MOMENT WITH MARTHA

Weekly Public Affairs Program

Call Letters: WNAH

QUARTERLY ISSUES REPORT, JULY-SEPTEMBER, 2023

Show # 2023-27
Date aired: 7-2-23 Time Aired: 6:00 am

Host Martha Khlopin discussed the official-looking "pink postcard," that many Medicare recipients are receiving, which in reality is a sales pitch from an insurance marketer. She recommended that anyone who is tempted to make a change in their coverage should take a 24-48 hour cooling off period before making a final decision.

Issues covered:
Consumer Matters
Medicare

Length: 24:30

Show # 2023-28
Date aired: 7-9-23 Time Aired: 6:00 am

Host Martha Khlopin explained that consumers must work with the Social Security Administration to sign up for Medicare insurance or to report a change in address or phone number. However, Social Security representatives are overwhelmed with their workload. She also stressed the importance of becoming educated about Medicare before reaching retirement age. She also noted that a caller she spoke with this week found that many medications have different prices for a capsule vs a tablet, and that consumers should be certain they are carefully following the rules when it comes to prescription drugs.

Issues covered:
Retirement Planning
Consumer Matters

Length: 24:30

Show # 2023-29
Date aired: 7-16-23 Time Aired: 6:00 am

This week, Martha discussed spousal retirement benefits. She noted that Tuesday afternoons after lunch are a good time to reach out to Social Security, and not on the first or last day of the month. She also discussed misconceptions about enrolling in Medicare Parts

A and B, which is necessary before signing up for Medicare Advantage or Prescription Drug Plans.

Issues covered:
Medicare
Consumer Matters

Length: 24:30

Show # 2023-30

Date aired: 7-23-23 **Time Aired:** 6:00 a.m.

Host Martha Khlopin explained the process for signing up for Medicare Part B after age 65, which is significantly different than for those under age 65. She also talked about generational differences in communication, and that this is important because millennials now are employed and answering the telephones at government agencies.

Issues covered:
Medicare Part B

Length: 24:30

Show # 2023-31

Date aired: 7-30-23 **Time Aired:** 6:00 a.m.

Host Martha Khlopin and co-host Elliott Khlopin discussed direct mail marketing relating to health insurance. She addressed confusion about the huge numbers of postcards arriving in Medicare recipients' mailboxes and how to determine whether it must be responded to. She said the words "guaranteed" or "approved" are common red flags. She also shared statistics of how many consumers open or read these types of mail pitches.

Issues covered:
Scams
Consumer Matters

Length: 24:30

Show # 2023-32

Date aired: 8-6-23 **Time Aired:** 6:00 a.m.

Host Martha Khlopin share the story of an uninsured listener who contacted her from a hospital bed, unsure if he could afford a \$72,000 procedure. She explained how to apply for state Medicaid insurance. He followed her advice and received coverage for the procedure. She also discussed vision and dental coverage under Medicare.

Issues covered:
Medicaid Coverage
Medicare

Length: 24:30

Show # 2023-33

Date aired: 8-13-23 Time Aired: 6:00 a.m.

Host Martha Khlopin and co-host Elliott Khlopin discussed the ongoing training that is required for insurance agents or brokers who talk to consumers about Medicare. One new rule: Marketing organizations are no longer allowed to promote any products, plans, benefits or costs unless they clearly disclose the name of the marketing company.

Issues covered:
Consumer Matters

Length: 24:30

Show # 2023-34

Date aired: 8-20-23 Time Aired: 6:00 a.m.

Host Martha Khlopin explained how Medicare coordinates with veterans' healthcare benefits. The Veterans Administration encourages veterans to sign up for Medicare as soon as they can. She addressed the question of what happens if someone needs to see a non-VA doctor or hospital.

Issues covered:
Veteran's Concerns
Medicare

Length: 24:30

Show # 2023-35

Date aired: 8-27-23 Time Aired: 6:00 a.m.

Host Martha Khlopin talked about a recent report from the United States Senate Committee on Finance that examined the marketing of Medicare Advantage programs. She also discussed an increase in complaints to state insurance commissioners regarding deceptive practices and aggressive marketing.

Issues covered:
Consumer Matters

Length: 24:30

Show # 2023-36

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Date aired: 9-3-23 Time Aired: 6:00 a.m.

Host Martha Khlopin explained how to deal with health insurance claim denials. She said the longer a person has medical insurance, the more likely they are to experience a denial, which can be costly, frightening, and sometimes even life-threatening. She said few consumers know that they can appeal these decisions.

Issues covered:
Medicare Coverage
Consumer Matters

Length: 24:30

Show # 2023-37

Date aired: 9-10-23 Time Aired: 6:00a.m.

The Medicare open enrollment period for Medicare Advantage plans runs October 15 to December 7, and any changes in coverage go into effect on January 1 of the following year. Host Martha Khlopin said a lot of confusion can be caused when people don't realize which enrollment period applies to them. She encouraged listeners to contact Social Security for eligibility and enrollment questions.

Issues covered:
Medicare Open Enrollment
Social Security

Length: 24:30

Show # 2023-38

Date aired: 9-17-23 Time Aired: 6:00 a.m.

Host Martha Khlopin and co-host Elliott Khlopin discussed ways that adult children can help their parents with decisions about health insurance coverage, primary care doctors and medications.

Issues covered:
Elder Care
Consumer Matters

Length: 24:30

Show # 2023-39

Date aired: 9-25-23 Time Aired: 12:30p.m.

Host Martha Khlopin and co-host Elliott Khlopin discussed HMO health plans and how they relate to Medicare coverage. She said many consumers can't answer basic questions about their coverage. She also shared a story of a listener who received a letter from his health plan that retracted coverage for an upcoming procedure because it would have been outside the HMO's network.

Issues covered:
Consumer Matters
HMO Coverage

Length: 24:30