

1ST QUARTER 2024 ISSUES AND PROGRAMS – WXBK-FM NEW YORK CITY (94.7)

Conversations On the Block 94.7 FM The Block – Audacy Recorded:

1.3.24 Air Date: 1.7.24

Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type:
Interview | Open Forum Host: Patricia Robinson

Guest: Marsha Coleman Jr.- Financial Expert

In the New Year of 2024, we are taking an intentional look at best practices to set a consistent foundation for our finances. This includes understanding how to recognize when you have a lot of debt and how to create a plan to address it. The importance of building your credit score and being reasonable about the time to do so, and the critical nature of preparing for your retirement through savings, and employer 401K and 403B plans.

Without access to good financial advice, you will continue to repeat past mistakes. You must create a relationship with you and money that builds, grows, and expands with others.

Earning additional income aka “side hustle” is not a bad idea. There are quite a few opportunities that could be beneficial to your income. It requires you to research. One listed was [hotbreadkitchen.com](https://www.hotbreadkitchen.com).

Here are some additional tips:

Live within your means.

Ask yourself if your spending habits are putting you in a difficult position financially. Living within your means can be achieved by creating and sticking to a budget and understanding how debt can impact you.

Start saving and investing.

Start tracking how much you save each year and aim to save 10% to 15% of your income as an "investment" in yourself.

Retirement savings - being proactive in preparation for our golden years (know your limits for 2024). This includes taking advantage of your 401k or 403B Plan. In addition to Social Security, which should not be a standalone option for your retirement, you must build a plan to secure your retirement future.

Building financial stability and wealth can be challenging — especially for many Black Americans, who also face the aftereffects of decades of inequality.

But to close the wealth gap, we must participate in positioning ourselves for success.

Conversations On the Block 94.7 FM The Block – Audacy

Recorded: 1.9.24 Air Date: 1.14.24

Time Aired: 8:30 am to 9:00 am Duration: 30 Minute

Type: Interview | Open Forum Host: Patricia Robinson

Guest: Ayanna Horsford- Afro Latina- STEM Medical Field

Ayanna is a proud Afro-Latina pursuing a career in the healthcare profession and completed my B.S. in Biology with a minor in chemistry at Manhattan College in Riverdale, N.Y. Passionate about the sciences, she has been able to experience both wet-lab and clinical research. At Manhattan College, and able to further develop her research skills such as lab safety, pipetting, mastering concentration conversation to make samples, qPCR, in situ-hybridizations, etc.

Now, at NYU Grossman School of Medicine, she works in a clinical research setting. Interacting with patients and improving health conditions through her current role has truly impacted her ambition towards a career in medicine. Familiarity in both areas of research has allowed her to grow fonder of medicine and become aware of the several steps involved in developing healthcare. Ayanna now works with uninsured populations at NYU Langone, where she is responsible for recruiting and enrolling patients with hypertension to participate in a cardiology research study.

Here are some STEM Education Statistics for Black Women:

- While women make up half of the U.S. population and dominate undergraduate enrollment, they still are only little more than a third of those employed in STEM. occupations.
- And while Black and white students enter STEM majors at the same rate, Black students leave those majors at a rate of 40%, compared with 29% percent of white students.
- Only 5.7% of U.S. doctors are Black, with Black women accounting for half of that population.
- Black workers make up 9-10% of the total STEM workforce, with Hispanic workers representing 15%.

Health Disparities Statistics :(sources: CDC, Health, United States, 2020-21, KFF).

- In the first quarter of 2023, 1 in 4 Hispanic adults ages 18-24 lacked health insurance, a greater percentage than Black, non-Hispanic adults (10.1%), White, non-Hispanic adults (6.9%), and Asian, non-Hispanic adults (2.7%).

- Non-Hispanic Black people are more likely than people in other racial and ethnic groups to die of heart disease.
- At birth, AIAN and Black people had a shorter life expectancy (65.2 and 70.8 years, respectively) compared to White people (76.4) as of 2021, and AIAN, Hispanic, and Black people experienced larger declines in life expectancy than White people between 2019 and 2021.
- Black infants were more than two times as likely to die as White infants (10.4 vs. 4.4 per 1,000), and AIAN infants were nearly twice as likely to die as White infants (7.7 vs. 4.4 per 1,000) as of 2021. Black and AIAN women also had the highest rates of pregnancy-related mortality.

Conversations On the Block 94.7 FM The Block – Audacy Recorded:
 1.9.24 Air Date: 1.21.24
 Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type:
 Interview | Open Forum Host: Patricia Robinson

Guest: Georey Roehm - Executive Director – Runway Green Education Collective

Floyd Bennett Field was the site of NYC’s first municipal airport. For the last 50 years, these 1,300 acres of ecologically rich National Park Service land have gone mostly unused. A nonprofit organization called Runway Green Education Collective—in partnership with the National Park Service—is developing a 7-acre experiential education campus at Floyd Bennett Field.

Runway Green will support 50,000 students, in grades K-12, from hundreds of NYC public schools each year with world-class resources and opportunities to learn skills and mindsets focused on sustainability, to solve real-world problems, and to earn job credentials in the careers of the future. This once-in-generation project was conceived to help advance solutions to major challenges—including educational inequity, economic injustice, and climate change—by empowering young people from under-served communities to forge pathways to careers in which they will attain economic freedom and build a better world.

The campus is envisioned as a “learning ecosystem” – a community-based approach to education that offers deeply personalized opportunities to all students, with learning taking place at a nurturing home base, at learning hubs, and at real-world field sites—versus set in singular school buildings.

Georey Roehm recently gave a presentation about learning ecosystems at a conference hosted by Education Reimagined. Nothing like this exists in New

York City. Open year-round, the campus will provide students opportunities to learn, work, and intern with an ecosystem of partner nonprofit organizations. Facilities and nonprofit partnerships include: • A solar panel workshop, where students will earn job credentials while building sustainable energy sources to operate the net zero campus with Solar One. • A three-acre farm, where students will gain skills for careers in sustainable agriculture and feed our neighbors with

The Campaign Against Hunger. • World-class science labs built and operated by NY Sun Works, preparing students for careers in local agriculture and hydroponic farming. • A ropes course and campsites, where students will build self-confidence, teamwork, and leadership skills with NYC Outward Bound Schools. • Access to Jamaica Bay where students will learn skills to save our oceans and prepare for careers in marine biology and advocacy with Billion Oyster Project.

A partnership with Jamaica Bay-Rockaway Parks Conservancy with whom students will become environmental stewards, engaging in advocacy to preserve and improve the surrounding shorelines and parklands. • A partnership with the City University of New York's Science + Resilience Institute, with which students will conduct hands-on research about coastal resiliency and the impacts of climate change. • An amphitheater where students will experience performing arts, including the history, movement, and beauty of African Diasporic culture with Asase Yaa.

Additionally, the campus will feature a new 240-student high school operated by Launch Expeditionary Learning Charter School that will be built through a gut renovation of Floyd Bennett Field's Building 272. Runway Green, in partnership with the eco-friendly transit provider Circuit, is committed to sustainable forms of transportation to and from Floyd Bennett Field, ensuring accessibility for all. The Collective views the 7-acre campus as just the first phase in an even larger reimagining of Floyd Bennett Field as the preeminent hub of education, research, innovation, and workforce development. Floyd Bennett Field (1,300 acres) is more than twice the combined size of Brooklyn Navy Yard (300 acres), Governor's Island (175 acres), and Industry City (35 acres). The Collective recently brought on board three high-profile advisors with extensive connections and experience on big projects: Kathy Wylde, President, and CEO of the Partnership for New York; Stephen Cockrell, CEO of the Fund for Public Schools; and Carl Weisbrod, former Chairman of the New York City Planning Commission and Director of the New York City Department of Planning. The design of Runway Green has been developed by three renowned firms: SCAPE, ARO, and Colloqate.

Their work on this project has been informed by extensive input from Brooklyn community members. Funding and timeline Runway Green Education Collective has a fully negotiated lease with the National Park Service to develop and construct the 7-acre campus and is currently conducting a capital fundraising campaign to finalize the financing. Thus far, the Collective has secured \$27 million in funding for the campus from the City, State, and Federal governments, banks, foundations, and individual donors. The City of New York's September 2023 lease with the National Park Service to build a migrant shelter at Floyd Bennett Field included language requiring the construction of the campus and giving the project \$2.5 million. The Collective plans to finish its capital campaign in 2024 and begin construction, starting with the renovation of Building 272, in the first quarter of 2025. The first part of the campus—including the high school, farm, and ropes course—will open in 2026. The campus will be completed by 2028.

Conversations On the Block 94.7 FM The Block –
Audacy Recorded: 2.7.24 Air Date: 2.18.24 Time Aired: 8:30 am to
9:00 am Duration: 30 Minute Type: Interview | Open Forum Host:
Patricia Robinson

Guest: Michael T. Pugh- President & CEO LISC

Michael has worked for the most local to the largest financial institutions, which makes him well-qualified to discuss financial mobility. He also praises the role of good financial advice and forecasts how AI can create alternative methods for building credit.

Community organizations and resident leaders have the resources they need to actualize changes envisioned by the community. They can build on their strengths and have strong and diverse networks to maximize their capacity and achieve greater impact.

In this equitable journey, Michael works to preserve and develop affordable housing as part of neighborhood revitalization plans, to protect residents from displacement and meet community needs for affordable, equitable, and mixed-use housing options. We offer project-based technical assistance, recoverable grants, financing, and equity to help

community partners innovate, solve problems, and build capacity to achieve their housing goals.

CDFIs have an opportunity because of the connection to the community, and the lived experience that allows them to connect with members of the community. Cdfi's are more understanding, and acknowledging, of the issues present in BIPOC communities and the importance of connecting small businesses to capital.

Compound interest is a fundamental tenet of finance that greatly facilitates your ability to accumulate wealth, especially by leaning into the 401k pretax opportunities in the workplace.

Financial Education should start early in any home, as a foundation to train young people in the understanding of what they need vs what they want and to support incentives on how they earn those opportunities.

Conversations On the Block 94.7 FM The Block –
Audacy Recorded: 2.7.24 Air Date: 2.25.24 Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type: Interview | Open Forum Host: Patricia Robinson

Guest: Andrey Yancey- Assistant Brand Manager – 94.7 FM The Block

Transformational leadership in unique workspaces requires a special skillset.

Transformational leaders are full of energy, passion, and drive. It is not a surprise that these qualities can be the things that can make or break an organization.

When you have a lot of people who are looking to enter the industry, the importance on navigating that advice on how they show up to present themselves is important. It should reflect a connection to purpose first versus, a look at what the industry can do for you.

Coaching talent in the industry takes on different spheres of life and experiences but being able to support talent who have been through

many different work experiences in different spaces , some trauma associated, and helping them to feel included and safe allows them to exercise their best potential.

Continual communication is needed in the media space, because it is where you get your feedback and one should not expect that it is always unfavorable, but a redirecon or an assessment to get talent in alignment with staons repertoire.

A transformaonal leadership style can only be successful if you maintain open lines of communicaon with team members to transfer the vision of a task.

Continual communication is needed in this industry because transformational leadership style can only be successful if you maintain open lines of communication with team members to transfer the vision of a task.

Have the humility to know that there's much you do not know about others' experiences. Getting comfortable with discomfort and embracing risk are key to successful inclusive leadership.

Taking care of yourself, a healthy diet, resting, will help you to avoid burnout, and set realistic expectations for yourself.

Conversations On the Block 94.7 FM The Block – Audacy Recorded:

2.27.24 Air Date: 3.3.24

Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type:

Interview | Open Forum Host: Patricia Robinson

Guest: Leah Rambo- President- Non-Traditional Employment for Women

Leah Rambo has been named the President of Nontraditional Employment for Women (NEW]. The pioneering nonprofit prepares, trains, and places women in careers in the skilled construction, utility, and maintenance trades, helping women build meaningful careers, and achieve economic independence and a secure future for themselves and their families. NEW also provides a pipeline of qualified workers to industries that build, move, power, green, and maintain New York.

NEW was founded in 1978 and has since increased the number of women participating in trade careers from two percent to seven percent. The organization runs two flagship programs out of its Manhattan (Chelsea) and Brooklyn (Industry City) locations, preparing about 350 women annually to work as carpenters, electricians, ironworkers, laborers, plumbers, and operating engineers, and more. Graduates earn starting hourly wages of over \$19/hour and typically receive comprehensive benefits through their employer.

“This role presents an opportunity for me to advance my commitment to drive gender diversity and equality in the construction trades. It is an honor to be named president of NEW, an organization I have long admired for its leadership and network of opportunity for women. I’m looking forward to furthering the organization’s legacy in partnership with staff, the Board of Directors, unions and other workforce development leaders.

Leah’s interest in the building trades dates to her adolescence, when, at the age of 10, she asked for a tool set, rather than a doll, for a present. She attended high school at Brooklyn Tech and then launched a 35-year career in the labor movement. In addition to her role at the Women’s Bureau and several roles at Local 28, she also served on the Sheet Metal Air Rail and Transportation Workers (SMART) International’s Women’s Committee, Recruitment and Retention Council, and was an instructor for the International Training Institute, where she trained sheet metal instructors from across the country. She is also a certified OSHA Outreach Instructor. She earned her Bachelor of Arts in Labor Education from the National Labor College.

About Nontraditional Employment for Women (NEW)

NEW is a nonprofit organization that prepares, trains, and places women in careers in the skilled construction, utility, and maintenance trades. For over 40 years, NEW

has increased the number of women represented in trade careers in New York City and helped women achieve economic independence.

For more information, visit <https://www.new-nyc.org/>.

Conversations On the Block 94.7 FM The Block – Audacy Recorded:

2.29.24 Air Date: 3.10.24

Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type:

Interview | Open Forum Host: Patricia Robinson

Guest: Marsha Coleman Jr. -Founder MCJ Dynasty – Financial Expert

Building a financially secure retirement is a challenge for many Americans, but it's especially steep if you are Black.

The numbers paint a glaring picture. Black workers ages 51 to 64 are the least likely among all racial and ethnic groups to have a retirement account, according to a July 2023 report from the U.S. Government Accountability Office.

Income is one of the most important factors affecting how much money people can save for retirement, and Black workers in the U.S. earn less than their white counterparts. African Americans who are aging now, the boomer generation, a lot of them didn't seek that financial advice.

However, Marsha suggests that you need to participate in your 401k/403b plan, and when and if you receive a raise-allocate a portion of that raise to your retirement plan.

Some tips include:

Make sure you evaluate your withdrawal rate with your financial professional at least annually to ensure that you are not drawing too much or too little and are taking life changes into account.

Look for financial wellness counseling, either from work or the community. Some companies offer employees counseling for debt management, budgeting, and emergency savings.

Some of the benefits of a retirement plan are :

- It allows you to invest now for financial security when you retire. • It provides tax advantages and incentives for you and your employees (if applicable).
- It reduces your stress and gives you peace of mind before and during retirement.
- It helps you make informed decisions and get on the same page with your spouse or partner.
 - It offers returns on investment and cost savings over time.
 - It protects you from emergencies and inflation.
 - It gives you a source of income if you have no pension.
 - It enables you to leave a legacy for your loved ones.

Conversations On the Block 94.7 FM The Block –
Audacy Recorded: 3.12.24 Air Date: 3.17.24
Time Aired: 8:30 am to 9:00 am Duration: 30
Minute Type: Interview | Open Forum Host: Patricia
Robinson

Guest: Sean Ebony Cole- Founder & Executive Director- Destination
Tomorrow

Destination Tomorrow, a Black Trans-led LGBTQ+ center in Atlanta, is a grant recipient of the City of Atlanta's largest investment in the Transgender community.

Atlanta Mayor Andre Dickens announced \$55,000 in funding to be allocated to three on-the ground community organizations. With the ongoing attacks on the Transgender community, specifically seen in the recent murders of Trans Black women in Atlanta, there is an urgent need for governing leaders to be held accountable for implementing safeguards for the community.

Sean Ebony Coleman, the center's founder, and executive director and the only Black Trans Grantmaker nationally, will be using these funds to open a new LGBTQ+ mentoring pilot program to provide critical support for Transgender individuals who are notoriously underrepresented in the region.

Nassau County Executive Bruce Blakeman announced a lawsuit Wednesday against New York Attorney General Letitia James. It comes after James issued a cease-and-desist order against Blakeman over Nassau County's ban affecting transgender athletes. Blakeman issued an executive order on Feb. 22 banning sports organizations from county run athletic facilities if they allow transgender girls and women to compete on female teams.

The order specifically requires any sports teams, leagues, programs, or organizations seeking a permit from the county's parks and recreation department to "expressly designate" whether they are male, female, or coed based on their members' "biological sex at birth."

The order, which went into effect immediately, impacts more than 100 sites, from ballfields to basketball and tennis courts, swimming pools and ice rinks across the suburban New York City region, which is located just east of Queens and is the state's wealthiest county. This is not precluding anybody from participating in sports," said Blakeman.

"What it is, it's identifying that there are women and girls who spend a tremendous amount of time and effort to excel and compete in their sports that are women's sports.... And it is an unfair advantage for someone who is a biological male to compete against a biological female."

Sean recognizes the harm being done by this executive order and will continue to build his scale of advocates to support equal and fair rights for the transgender community. He states that education should begin with understanding the terminology of the LGBTQ+ community, recognizing their humanity, and understanding the issues that they face. While some progress is being made in this direction Transgender individuals still face a greater risk of violence when using public spaces due to their gender identity, including being verbally harassed, physically assaulted, or sexually assaulted. This is unacceptable.

Conversations On the Block 94.7 FM The Block – Audacy Recorded:

3.11.24 Air Date: 3.24.24

Time Aired: 8:30 am to 9:00 am Duration: 30 Minute Type:

Interview | Open Forum Host: Patricia Robinson

Guest: Dr. Oadinma McGeachy- Board Certified Physician

Research shows that most health outcomes for black patients are better when they are treated by black doctors. That research is critical given that African Americans in the United States experience poorer health outcomes across a variety of diseases and conditions. — regardless of income level.

Dr. Ogadinma McGeachy is a board-certified Family Medicine Physician with over 15 years of experience. She serves as an adjunct professor at Molloy University, LIU, and NYU School of Nursing. She has worked in Brooklyn and Queens for over a decade and now has a private practice (GOAL Family Medical) in Lynbrook NY.

The practice's mission is to provide the highest quality medical service by offering comprehensive and compassionate care. Their vision includes working with the community to achieve the best health possible. This is accomplished through educating people about safe and healthy lifestyles, preventive medicine, screening/early detection of illnesses, and prompt management of diseases when they do occur. They are inclusive and take pride in caring for people from all levels of society.

It is important to do a self-check annually to make sure you are identifying silent illnesses, and you are ahead of any health problems. Black women often are in the mode of being “superwoman” and with that comes self-care neglect. It is encouraged

that you find time to balance yourself, so you are well-abled to continue being great in your field.

As a Black physician, discrimination still exists even at this level. Dr. McGeachy experiences exclusion in the medical facility in which her practice exists. She is not respected as a physician even in the space where she has committed to care for the community. She recognizes this and pushes forward with positive momentum and discernment about referrals to those who exhibit discriminatory behaviors.

All stakeholders with an interest in advancing medicine and research must commit to prioritizing health equity.