

**KPYK 1570AM  
Issues/Programs List**

**Third Quarter 2025**

**October 5, 2025**

Issues:

Religion/Faith in Daily Life:

Church services from the First Baptist Church in Terrell, TX, are broadcast live

every Sunday morning from 10:25 a.m. until 12:00 noon. Sermons are broadcast by senior pastor John Lowrie in addition to music by the church choir and/or the congregation, as well as announcements concerning church and community activities. John Porter and Jerry White are the announcers presenting the church/community events announcements

Families/Family Relations:

This is addressed in a daily 5-minute feature which runs at 10:05 a.m. Monday through Friday, "Guidelines for living," with commentary by Dr. Harold Sala. Topics covered include marriage and fidelity, family relations, poverty, doubt, depression and its various stages, and faith, forgiveness, love and commitment, remaining faithful, and dealing with the stress of daily family living.

Health:

Running daily, Monday through Friday at 4:35 p.m. is "Check Up on Health," a two-minute health feature which addresses a variety of health topics, including respiratory viral infections (covid-19), terminally ill patient care, alcohol and marijuana use among teens, healthy diet choices, substance abuse and addictions, aspirin for heart health, high blood pressure, precautions around infections, attention deficit hyper activity disorder, avoiding broken bones, functional foods, preventing child abductions, gluten sensitivity, alcohol as the #1 cause of death worldwide for men 15-56, PSA test, nutrition labels and what you should look for, suicide, carbon monoxide poisoning and alarms, healthy foods - fruits and vegetables, prescription drugs, health care costs, high cholesterol, staph infections, trans fats, blood pressure screenings, effects of exercise and diet on aging, obesity and health, music's effect on health, common cold, benefits of garlic or, health, health psychology and spirituality, and mental health care costs.

Outdoors/Recreation:

Outdoor life and recreation is addressed in "Outdoors with Luke Clayton," a 55 minute program at 8:05 a.m. Saturday, which looks at local hunting, fishing, camping, and cooking outdoors at the camp site. Luke Clayton is an established outdoors writer and columnist in 45 newspapers across the state of Texas. Clayton is hunting/shooting columnist for Texas Wildlife Magazine and writes regular features for several other outdoor magazines including Air Gun Hobbyist where he is Hunting Editor. He hosts the radio program with friends Larry Weishuhn & Jeff Rice and has many guests each week.

Education:

This is addressed by the program "Issues in Education," which airs Saturday



mornings at 6:05 a.m. until 6:30 a.m. Specific program content is attached.

Education and government involvement is also addressed with the coverage of the regular monthly meetings of the Terrell School Board of Trustees on KPYK. There was no meeting in July due to Summer vacation; August and September meetings there was no broadcast due to scheduling conflicts.

In addition to the meeting broadcast, a comprehensive report on the board's actions is given the following morning during the local news reports.

**Government and public relations:**

KPYK broadcasts the meetings of the Terrell City Council live the first and third Tuesday of each month starting at 6:00 p.m. The meeting dates and times are as follows: July 1, 2025, 1hr 14min; August 5, 2025, 2hr 37min; August 19, 2025, 1hr 5min; August 26, 2025, 1hr 32min; September 16, 2025, 1hr 20min; and September 30, 2025, 1hr 15min. In addition to the meeting broadcast, a comprehensive report on each council meeting is given the following morning during the local news reports.

Reports on the activities of the Kaufman County Commissioner's Court meetings, which are held the second and fourth Tuesday of each month are broadcast the following morning during the local newscasts at 7:30 a.m., 8:30 a.m., 9:30 a.m., 10:30 a.m., 12:05 p.m. and 1:05 p.m.

**Local News:**

KPYK broadcasts a local news report every weekday morning at 7:30 a.m., 8:30 a.m., 9:30 a.m., 10:30 a.m., 12:05 p.m. and 1:05 p.m. News includes local government activities and meetings of government bodies, crime reports, deaths and funeral notices, local activities of service clubs and other non-profit service organizations, and reports on those serving in the military whose families live in the local area (Kaufman, Van Zandt, Rockwall and eastern Dallas Counties). Five-minute newscasts of regional and state news from the Texas State Network are broadcast on KPYK every hour from 7:00 a.m. through 8:00 p.m. National and world news is broadcast from the Salem News Network every hour on the half-hour between 7:00 a.m. and 8:00 p.m., and on the hour from 9:00 p.m. throughout the night through 6:00 a.m. Texas headlines from the Texas State Network follow the Salem News Network news on the half-hour between 7:00 a.m. and 6:00 p.m. KPYK broadcasts a minimum of 3 hours of news every 24 hours.

**Info-Track:**

Various issues, including marriage, relationships, mental health and depression, consumer issues, etc. are addressed weekly at 6:30 a.m. Saturdays on a 30-minute program. "Info-Track." Specific topics discussed are attached.

**Community events:**

Twice every hour, at :17 and :47, KPYK broadcasts "Community Notes," short features with information on community service club activities, educational opportunities, civic fund raisers, area school and church activities which are open to the public, city-wide clean-up drives, health fairs and the like.

PSA's broadcast ROS during the quarter were for the following: Emergency Preparedness  
Meals on Wheels  
Retirement Planning  
American Academy of Orthopaedic Surgeons Foundation  
Fighting Blindness



Drunk Driving/Buzzed Driving  
Muscular Dystrophy  
**AARP**  
Coast Guard Reserve  
Lighthouse International  
American Lung Association  
CASA

A minimum of 5 minutes per weekday is allocated for public service announcements on KPYK.



Handwritten signature of Mark J. Rubin in cursive script.

General Manager, KPYK

10/05/2025

Date

**Issues covered:**  
Retirement Planning  
Personal Finance

**Length: 8:26**

**Pascal Bournet**, author of "*Irreplaceable: The Art of Standing Out in the Age of Artificial Intelligence*"

Are we becoming too dependent on AI? Mr. Bournet discussed the dangers of Americans' growing addiction to shallow, AI-generated content that threatens genuine human creativity. He explained that while AI liberates us from mundane tasks, it simultaneously should challenge us to cultivate uniquely human skills like creativity and critical thinking. He also emphasized the importance of preparing children for an AI-driven future.

**Issues covered:**  
Artificial Intelligence  
Parenting

**Length: 5:08**

Show # 2025-31

**Date aired:** 08/03/2025 **Time Aired:** 6:30 AM

**Katie Gatti**, personal finance blogger and podcaster, author of "*Rich Girl Nation*"

Ms. Gatti discussed the unique financial challenges faced by women, including the wage gap, negotiation difficulties, and the motherhood penalty, which greatly impact their earning potential. She emphasized that women often handle more unpaid domestic labor, hindering their financial growth. Katie offers practical advice for effective salary negotiations, including how women can assertively ask for raises without undermining themselves.

**Issues covered:**  
Personal Finance  
Women's Concerns

**Length: 8:49**

**Ed Monk**, former law enforcement officer with extensive experience in active shooter response and firearms training, author of "*First 30 Seconds: The Active Shooter Problem*"

The first 30 seconds may make the difference between life and death in an active shooter situation. Mr. Monk explained how quick action can dramatically reduce casualties. He offered real-life examples to illustrate why traditional lockdown protocols used by most schools are not a good idea. Instead, he advocated for a more dynamic approach: encouraging immediate evacuation when possible, fighting the shooter as a secondary option, and empowering individuals to make split-second decisions based on their circumstances.

**Issues covered:**  
Active Shooter Incidents  
Government Policies

**Length: 8:27**

**David A. Sampson**, President and CEO of the American Property Casualty Insurance Association

Consumers are wondering more than ever why their insurance premiums keep climbing. Mr. Sampson outlined the perfect storm of factors driving up insurance costs--from persistent inflation to increasingly severe weather events and rampant lawsuit abuse. He offered suggestions for consumers to make smarter insurance decisions and potentially save money in the process

**Issues covered:**  
Insurance  
Consumer Matters

**Length: 5:04**

**Issues covered:**

**Length: 9:24**

**Productivity  
Mental Health  
Technology**

**Karen Bierman, PhD**, Evan Pugh University Professor of Psychology and Human Development and Family Studies at Penn State

Can preschool interventions shape teenage behavior? Prof. Bierman led a long-term study that examined ways to improve the Head Start early childhood program for children in low-resource environments. Her research found that social-emotional skills, like friendship and emotional management, are crucial for children facing challenging living situations. She also stressed the importance of investing in accessible preschool education and enhancing curricula to better serve communities.

**Issues covered:**

**Length: 8:02**

**Early Childhood Education  
Poverty  
Government**

**Tina Ambrozy**, Senior Vice President of Strategic Customer Solutions of Nationwide Financial

Ms. Ambrozy outlined the results of a survey that found that Americans are overly optimistic about how much they will receive from Social Security once they retire. The survey found that half of current retirees and 42% of future retirees say Social Security "is or will be" their "primary source" of retirement income. She offered suggestions for those who are saving for retirement.

**Issues covered:**

**Length: 4:58**

**Retirement Planning  
Senior Citizens**

Show # 2025-30

**Date aired:** 07/27/2025 **Time Aired:** 6:30 AM

**Merle Heatwole**, National Commander of The Salvation Army

With over 27 million people aided last year, the Salvation Army goes far beyond thrift stores. Commander Heatwole discussed his organization's remarkable scope of services, from emergency shelters to youth programs, all driven by their Christian mission. He emphasized the importance of community involvement beyond monetary donations. He also talked about volunteer opportunities at the Salvation Army, and how to make a contribution.

**Issues covered:**

**Length: 8:49**

**Volunteerism  
Charitable Contributions  
Job Training**

**Kate Ashford**, certified senior advisor, retirement expert at NerdWallet

At least \$1.7 trillion in retirement savings are currently unclaimed, marooned in forgotten or lost 401(k) accounts. Ms. Ashford explained why these 29 million idle accounts can easily fall by the wayside amidst job changes. She emphasized the importance of tracking down these investments, which can accumulate significant value over time, and recommended rolling them into a current employer's 401(k) or a rollover IRA for better management and options.

Show # 2025-28

**Date aired:** 07/13/2025 **Time Aired:** 6:30 AM

**Jerry Avorn, MD**, Professor of Medicine at Harvard Medical School, Senior Internist in the Mass General Brigham health-care system, author of "*Rethinking Medications: Truth, Power, and the Drugs You Take*"

Dr. Avorn believes that a critical reassessment of how drugs are approved and priced in the United States is overdue. He said the accelerated drug approval process, originally designed for the AIDS crisis, is now potentially putting patients at risk. He explained the concerning concept of the "prescribing cascade," where treating side effects with additional medications creates a dangerous cycle, particularly affecting older patients.

**Issues covered:**

**Personal Health  
Public Health**

**Length: 8:45**

**Colby Parkinson**, doctoral student at Penn State

Mr. Parkinson led a study that explained the connection between outdoor activities to improved mental health during the pandemic lockdowns. His findings revealed that simple activities like walking and gardening significantly boosted well-being and reduced stress, particularly for those who engaged in them regularly. He emphasized the concept of outdoor time as "behavioral medicine," advocating for increased recognition of green spaces as essential public health resources.

**Issues covered:**

**Mental Health  
Urban Planning**

**Length: 8:27**

**Sanjay Shete, PhD**, Deputy Division Head of Cancer Prevention and Population Sciences at the University of Texas MD Anderson Cancer Center

Shatay discussed alarming findings about alcohol's cancer risks, noting that only 40% of Americans recognize the connection. He attributed this gap in awareness to cultural norms, where alcohol is linked to celebrations rather than health risks. He said that two-thirds of cancers are preventable, and he urged a national effort to raise awareness about these risks and the need for safe alcohol consumption, noting no amount can be considered truly safe.

**Issues covered:**

**Cancer  
Alcohol Use**

**Length: 5:10**

Show # 2025-29

**Date aired:** 07/20/2025 **Time Aired:** 6:30 AM

**Gloria Mark, PhD**, Chancellor's Professor Department of Informatics in the Donald Bren School of Information and Computer Sciences at the University of California, Irvine, author of "*Attention Span: A Groundbreaking Way to Restore Balance, Happiness and Productivity*"

Did you know that the average American's attention span has shrunk from 2.5 minutes to just 47 seconds in the past 20 years? Prof. Mark talked about the hidden cost of digital distractions. Contrary to the myth of nonstop focus equating to productivity, she emphasized the need for breaks to replenish our attention. She suggested simple ways to optimize productivity and well-being.



Call Letters: KPYK

**Weekly Public Affairs Program**

**QUARTERLY ISSUES REPORT, JULY-SEPTEMBER, 2025**

Show # 2025-27

**Date aired:** 07/06/2025 **Time Aired:** 6:30 AM

**Philip Pauli**, Policy and Practice Director of RespectAbility, a nonprofit organization dedicated to empowerment and self-advocacy for individuals with disabilities

Mr. Pauli said nearly 1 in 5 Americans live with some form of disability. He discussed some of the challenges they face, and explained how the Americans with Disabilities Act has improved many aspects of their lives. He also talked about the role that the media plays in perceptions of the disabled, and how technology improvements have improved mobility for many disabled people.

**Issues covered:**

**Disabilities**

**Government Regulation**

**Length: 7:42**

**Natasha Ravinand**, author of *"Girls With Dreams: Inspiring Girls to Code and Create in the New Generation"*

Only 29% of all science and engineering workers are female, and far fewer are minorities. Natasha Ravinand is a high school junior with a passion for STEM (Science, Technology, Engineering, and Math), who is striving to close the gender gap in tech. She talked about the reasons that girls lose interest in STEM subjects, and why the inclusion of women and minorities in technical workplaces is so important.

**Issues covered:**

**Women's Issues**

**Minority Concerns**

**Education/STEM**

**Length: 9:23**

**John Schwartz**, reporter at The New York Times, author of *"This is the Year I Put My Financial Life in Order"*

Mr. Schwartz talked about the reasons that Americans tend to procrastinate when it comes to their finances. He outlined simple changes consumers can make to simplify their financial accounts, particularly retirement savings. He also explained how to do a self-checkup of health insurance coverage.

**Issues covered:**

**Retirement Planning**

**Senior Citizens**

**Length: 5:01**

Show # 2025-32

Date aired: 08/10/2025 Time Aired: 6:30 AM

**Kate Swenson**, co-author of *“Autism Out Loud: Life with a Child on the Spectrum, from Diagnosis to Young Adulthood—Moving Stories and Parenting Lessons Learned from Three Mothers of Children with Autism”*

Mrs. Swenson shared her journey as a mother raising her 14-year-old son, Cooper, who has severe autism. She said the key to finding joy in parenting a child with autism lies in shifting your perspective. She offered practical advice for parents feeling overwhelmed, encouraging them to pause and accept their children as they are, while also seeking community support.

**Issues covered:**

**Autism  
Parenting**

**Length: 8:44**

**Brett Poulin, PhD**, Assistant Professor in the Department of Environmental Toxicology at the University of California, Davis

Although most disposable e-cigarettes are illegal in the United States, they remain widely available. Prof. Poulin led a study that found that some of today’s products release higher amounts of toxic metals than older e-cigarettes and traditional cigarettes. He outlined the serious health implications, particularly for young users, as these metals can cause neurological damage and respiratory issues

**Issues covered:**

**Personal Health  
Smoking**

**Length: 8:42**

**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 nearly fifty 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:**

**Parenting  
Children’s Issues**

**Length: 5:12**

Show # 2025-33

Date aired: 08/17/2025 Time Aired: 6:30 AM

**Andrew Yockey, PhD**, Assistant Professor of Public Health at the University of Mississippi

Prof. Yockey discussed a concerning 500% spike in nitrous oxide-related deaths in the US from 2010 to 2023. He attributed this rise to increased accessibility, and misconceptions about the substance's safety outside of medical settings. With flavored nitrous oxide products appealing to youth, he emphasized the importance of awareness among parents and teachers regarding signs of misuse in adolescents.



**Issues covered:**  
Substance Abuse  
Youth at Risk

**Length: 8:57**

**Charles D. Ellis**, investment consultant, author of "*Rethinking Investing: A Very Short Guide to Very Long-Term Investing*"

Mr. Ellis explained why he encourages investors to think in decades rather than months, which allows them to harness the full potential of their investments, via the extraordinary power of compounding. He talked about the benefits of indexing over actively managed mutual funds, highlighting that 85-90% of these funds underperform their benchmarks.

**Issues covered:**  
Personal Finance  
Retirement Planning

**Length: 8:28**

**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 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:**  
Women's Concerns  
Career  
Marriage

**Length: 5:08**

Show # 2025-34

**Date aired:** 08/24/2025 **Time Aired:** 6:30 AM

**Sarah Brislin, PhD**, assistant professor of psychiatry at Rutgers Robert Wood Johnson Medical School, a member of the Rutgers Addiction Research Center

Contrary to popular belief, peer pressure isn't the primary culprit behind teenage alcohol consumption. Prof. Brislin discussed her research, which has uncovered a fascinating interplay between genetics, family environment, and personality traits like sensation-seeking in shaping teenage drinking patterns. She found that early exposure to alcohol at home affects the age of first sip, while genetic factors influence the progression to full drinking.

**Issues covered:**  
Substance Abuse  
Youth at Risk

**Length: 8:28**

**Bryce Mander, PhD**, Associate Professor of Psychiatry & Human Behavior in the School of Medicine at the University of California, Irvine

Prof. Mander discussed the serious health implications of sleep apnea, a common disorder that often goes underdiagnosed. He emphasized that untreated sleep apnea can lead to significant health issues such as cardiovascular disease and cognitive decline, including an increased risk of dementia. He talked about the most common treatments, and the importance of consulting a board-certified sleep medicine specialist for tailored advice and support.



**Issues covered:**  
Personal Health

**Length: 8:54**

**Kristin Rosenthal**, pedestrian and bike safety expert from Safe Kids Worldwide

About every five days, a child in the U.S. dies from a train collision. Ms. Rosenthal said young people, particularly teenagers, do not understand how dangerous railroad tracks and crossings are. She offered advice to parents to teach their kids to not walk or take selfies on railroad tracks, to not walk with earbuds in, and to never try to beat a train at a railroad crossing.

**Issues covered:**  
Child Safety  
Traffic Safety

**Length: 4:52**

Show # 2025-35

**Date aired:** 08/31/2025 **Time Aired:** 6:30 AM

**Rick Smith**, Warning Coordination Meteorologist at the National Weather Service in Norman, OK

Over the past two decades, there have been major changes in tornado forecasting technology and how Americans receive alerts. Mr. Smith discussed the latest developments and what everyone needs to know to stay safe. He said the number or intensity of tornadoes hasn't changed, but media attention has increased, partly because nearly every tornado is now captured on a smartphone camera.

**Issues covered:**  
Tornado Preparedness

**Length: 9:49**

**Laura Condon, PhD**, Assistant Professor of Hydrology and Atmospheric Sciences, University of Arizona

Dr. Condon led a study that found that groundwater pumping in the last century, for drinking water and agricultural use, has contributed as much as 50 percent to stream flow declines in some US rivers. She explained why this is such a serious concern and what can be done by communities and individuals to conserve water resources.

**Issues covered:**  
Environment  
Water Conservation  
Government Policies

**Length: 7:28**

**Mathew White, PhD**, Environmental Psychologist and Senior Lecturer from the University of Exeter Medical School in Devon, England

It's common knowledge that being outdoors and around nature is a healthy thing. Dr. White led a study that measured exactly how much outdoor time is necessary for improved health. He found that two to four hours per week is the sweet spot, and it can be done in bits and pieces over the course of a week. He added that the benefits were especially helpful for those with longstanding illness or disabilities.

**Issues covered:**  
Personal Health  
Environment  
Disabilities

**Length: 5:14**

Show # 2025-36

**Date aired:** 09/07/2025 **Time Aired:** 6:30 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:**

**Length: 9:17**

**Parenting  
Substance Abuse  
Foster Care**

**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:**

**Length: 8:04**

**Literacy  
Education  
Technology**

**David Michael Slater**, teacher, author of *We're Doing It Wrong: 25 Ideas in Education That Just Don't Work—And How to Fix Them*

Mr. Slater explained why he believes that many current approaches in education simply aren't working—for students, for teachers, and for society at-large. He explained how teacher evaluations could be improved and why anti-bullying programs in schools don't work.

**Issues covered:**

**Length: 4:50**

**Education**

Show # 2025-37

**Date aired:** 09/14/2025 **Time Aired:** 6:30 AM

**A. Mark Fendrick, MD**, Professor of Internal Medicine in the School of Medicine, Professor of Health Management and Policy in the School of Public Health at the University of Michigan

Medicare wastes billions annually on low-value healthcare services that offer little to no benefit and sometimes even cause harm. Dr. Fendrick said the medical community's "more is better" mindset leads to excessive testing and procedures, resulting in approximately \$800 million in out-of-pocket costs for Medicare beneficiaries—forcing many seniors on fixed incomes to choose between healthcare and essential needs like food and housing

**Issues covered:**

**Length: 8:25**

**Medicare  
Government Waste  
Senior Citizens**



**George Homsy, PhD**, Director of Environmental Studies and Associate Professor in the Environmental Studies Program at Binghamton University State University of New York

African-American households often pay a significantly higher percentage of their income on energy bills. Prof. Homsy explained how historical housing discrimination continues to impact energy costs today. His study revealed that even middle-class black families face higher utility expenses due to older, less efficient housing in historically underfunded neighborhoods. He urged local governments to engage directly with residents to alleviate these issues.

**Issues covered:**

**Length: 8:57**

**Minority Concerns  
Energy  
Housing Discrimination  
Consumer Matters**

**Kaitlyn Gaynor, PhD**, Assistant Professor in the Departments of Zoology and Botany at the University of British Columbia

Prof. Gaynor discussed her research on the impact of human use of US national parks. She highlighted the challenge of balancing wildlife conservation with increased recreation. She explained how animals adjust their movements to avoid human infrastructure, which can affect their survival and reproduction. She said by respecting the natural habitats and giving animals the space they need, people can coexist harmoniously with wildlife.

**Issues covered:**

**Length: 5:10**

**US National Parks  
Environment**

Show # 2025-38

**Date aired:** 09/21/2025 **Time Aired:** 6:30 AM

**Dafna Krouk-Gordon**, President and Founder of Toward Independent Living and Learning, an organization which develops services for people with developmental disabilities and mental health needs

Ms. Krouk-Gordon discussed the journey for families facing the task of finding suitable housing for adults with disabilities. She outlined various living arrangements, from group homes to shared living situations, and understand the critical aspects of funding eligibility and financial planning. She emphasized that families must actively make their needs known to secure the necessary support, a challenge that adds pressure to an already difficult situation.

**Issues covered:**

**Length: 8:22**

**Disabilities**

**Michael Allen, MD**, Professor of Psychiatry-Adult Psychiatry in the School of Medicine at the University of Colorado

Dr. Allen shared the results of a study demonstrating how a smartphone-based digital therapy app reduced repeat suicide attempts by over 58% among patients post-hospitalization. He said that the transition from hospital-to-home is a particularly vulnerable time for high-risk patients due to a lack of immediate support. He said his study found that mobile apps can reduce the emotional barriers often faced in traditional talk therapy, allowing users to engage at their own pace.

**Issues covered:**

**Length: 8:56**

**Suicide Prevention  
Technology**

**Andrew W. Lo, PhD**, Professor of Finance at the MIT Sloan School of Management

Could your next financial advisor be powered by AI? Prof. Lo said, while AI chatbots are revolutionizing access to financial planning, they're not entirely trustworthy thus far. He believes personalized financial indexes will likely be available within five years, similar to how medicine is becoming increasingly tailored to individuals. But for now, he emphasized the need for caution with chatbots, likening them to a knowledgeable but occasionally stoned teaching assistant.

**Issues covered:**  
Artificial Intelligence  
Personal Finance

**Length: 5:02**

Show # 2025-39

**Date aired:** 09/28/2025 **Time Aired:** 6:30 AM

**Nia Heard-Garris, MD, MBA, MSc**, pediatrician and researcher at Ann & Robert H. Lurie Children's Hospital of Chicago and Assistant Professor of Pediatrics at Northwestern University Feinberg School of Medicine

Dr. Heard-Garris led a recent study that found that connectedness in school could be the key to protecting bullied teens from depression. She explained how feeling engaged, included and safe at school acts as a protective buffer against depression for bullied adolescents—though surprisingly, it doesn't help with anxiety. She also found that repeated bullying from childhood into teenage years compounds depression risk, making early intervention crucial.

**Issues covered:**  
Bullying Prevention  
Youth Depression

**Length: 8:34**

**Paula Almgren**, attorney specializing in estate planning, elder law and life care, author of "*Eldercare the Rules: Navigating the Legal, Financial, Medical, Housing, and Care Maze*"

More than 37 million Americans are providing unpaid eldercare for someone in the US. Ms. Almgren outlined the most crucial steps to take to prepare, which include listing assets and income, creating incapacity-focused documents, and having honest family conversations *before* crisis hits. She also highlighted overlooked resources including community-based Medicaid, VA benefits for wartime veterans, and the Aid and Attendance pension program.

**Issues covered:**  
Caregiving/Longterm Care  
Legal Matters  
Veteran's Benefits

**Length: 8:45**

**Jessica Mongilio, PhD**, Postdoctoral Research Fellow in the Center for the Study of Drugs, Alcohol, Smoking, and Health in the School of Nursing at the University of Michigan

Today's teens who vape have a shocking 1-in-3 chance of eventually smoking cigarettes—a dramatic reversal of decades of tobacco control progress, as e-cigarettes are creating a dangerous new pathway to traditional smoking Prof. Mongilio suggests stronger enforcement mechanisms and clearer public health communication to combat these emerging threats.

**Issues covered:**  
Smoking  
Teen Health

**Length: 5:07**

Issues in Education - Saturday 6:05 AM

9/27/25 Poison in Our Food? pt 1

Why has our government allowed foods that contain cancer-causing ingredients to get into our food? Americans suffer more from chronic diseases and die earlier than comparable nations. Robert Kennedy, the Secretary of Health and Human Services, says 74% of Americans are obese or overweight more than any other nation. Ben Azadi, author of *Metabolic Freedom*, says Roundup sprayed on crops has gotten into our food. Nutritionist/ author, Dr Ted Broer, says toxins in our food cause chronic diseases like cancer. Why are children put on Ritalin when there are better alternatives? Foods to avoid; luncheon meats, pork, transfats, margarine, etc.

9/20/25 Ancient Man, Genius or Caveman

Was ancient man a genius or a caveman? The idea that ancient men were primitive brutes is a myth based on evolution that contradicts the Biblical account. Ancient people had extreme intelligence, plus lived hundreds of years, and thus invented amazing things. Don Landis, editor of *The Genius of Ancient Man-Evolution's Nightmare*, gives examples such as the thousands of pyramids around the world that used massive 100-ton stones fitted together so precisely you couldn't slide a credit card in the joints. In the religious tower of Babel, man rebelled against God and tried to be God. The religion of Babel is still here today.

9/13/25 D.E.I. Means "Didn't Earn It."

Is diversity a strength or a weakness? DEI stands for diversity, equity and inclusion and is embedded in all our educational intuitions. President Trump says that he is cutting the funding for schools and universities that support DEI since it discriminates against white students. Charlie Kirk of Turning Point USA debates a student on campus who claims DEI is needed. Charlie Kirk says it's discrimination to prefer one race based on skin color instead of competence. DEI forces racial quotas. Professor Carol Swain says university Marxists created this fantasy of systemic racism using Critical Race Theory and DEI to divide our nation.

9/6/25 Exposing Evolution

Have scientists censored and fabricated evidence that would disprove evolution? Jack Cuozzo, author of *Buried Alive - The Startling Truth About Neanderthal Man*, was the only creationist who saw the original bones used to support evolution and he says they are fraudulent. Evolutionists claimed Neanderthal man was a transitional species. Dr Cuozzo says Neanderthal man was one of the ancient people who had a different DNA from ours because they lived hundreds of years. Dr Cuozzo describes the huge bones of these ancient patriarchs. The teeth of ancient lions and crocodiles consisted of molars for grinding vegetation.

8/30/25 God's Miracles for Israel

Battlefield miracles demonstrate the Lord is fighting for Israel today just as he did in Biblical times. Jack Hibbs and Amir Tsfati, founder of *Behold Israel*, say the brutal massacre of October 7th awakened Israelis to obliterate their enemies in the surrounding Muslim nations. God demonstrated Divine protection in Operation Rising Lion, as not a single Israeli pilot or plane was lost as Iran's radar wasn't alerted, and left defenseless and bombed. At Israel's inception in 1948, they were surrounded by massive armies but immigrants barely armed were given miraculous victories by God who repelled their enemies through visions of angelic warriors.

8/23/25 where is God in Our suffering? pt 2

Andrew Brunson, author of *God's Hostage - A True Story of Persecution, Imprisonment and Perseverance*, was sentenced to 35 years in a filthy crowded prison where he felt abandoned by God. He thought he would lose his mind and his faith. But his wife Noreen contacted President Trump to negotiate with the president of Turkey for his release. Brunson wondered why his loving heavenly Father would abandon him, but God used his imprisonment to start a worldwide prayer movement for his release and the salvation of Muslims in Turkey. There's a depth of intimacy that only comes through severe testing by God.

8/16/25 where is God in Our suffering? pt 1

After pastoring in Turkey for 23 years, Andrew Brunson, author of *God's Hostage - A True Story of Persecution, Imprisonment and Perseverance*, was imprisoned for two



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years in a filthy prison surrounded by Muslim criminals and terrorists. He felt abandoned by God and surrounded by evil powers in Satan's territory. He went beyond panic and thought he was losing his mind and his faith. Why was God silent? He was like Job turned over to Satan to be tested. But he resolved to declare his love for Christ and submit, without God answering his questions. He learned to love and follow Jesus no matter what happened.

8/9/25 Transforming Education, pt 2

"Schools make kids dumber," says 17 year-old Eddie Zhong, who started his own successful computer business. "Schools can stunt creative thinking." Education for the masses is not as good as one-on-one. Israel Wayne, author of Homeschooling From A Biblical worldview, says public schools don't train young minds to think critically to debate both sides of issues, but homeschool does. What is a good education without Christ in every subject? Secular schools make secular students. Education is Biblical discipleship. Dr Raymond Moore, the father of homeschooling, says producing genius in children has three common elements.

8/2/25 Transforming Education, pt 1

Radio hosts Kevin Swanson and Adam McManus say putting a Christian in public school is like playing Russian roulette with their education, their beliefs and their souls. But instead of one bullet, there are 4 or 5 bullets in the gun. Public schools rob children of their innocence and confuse them with critical race theory. Dennis Prager said, "The one thing people can do to fight against the Leftist destruction of our nation is to take their children out of public schools." Carole Joy Seid, said, "The most effective tool in shaping a child's character is great literature." The right book at the right time can change a child's destiny.

7/26/25 A Muslim Terrorist Comes to Christ pt 2

With the huge influx of illegals from our southern border, which Biden keeps wide open, some are Muslim terrorists! Kamal Saleem was a Muslim terrorist who came to recruit students into Jihad, but through a life-threatening car accident, he turned to Christ, and Christ appeared to him. How could anything other than an authentic experience with the Risen Christ explain the complete transformation of the hardened mind of this Muslim terrorist? Kamal is a fearless and zealous Christian who goes into Mosques to convert Muslims to Christ. Kamal Saleem comes face to face with Imams to confront them about Christ.

7/19/25 Culture War over Islam, pt 1

The fastest growing religion in Europe is Islam so that the European culture is becoming Muslim. Leo Hohmann, author of Stealth Invasion - Muslim Conquest Through Immigration. says, "Islam is not just another religion, but controls all aspects of life for Muslims and non-Muslims." Public schools in England are required to teach Islam. Is Islam compatible with our Constitutional freedoms? Sharia Law eliminates freedom as it does in Muslim nations. America was a melting pot as immigrants came here to adapt to our language and culture. But Muslim immigrants today have no intention of assimilating but remaining separate.

7/12/25 True or False Converts?

What does it mean to be a true follower of Jesus Christ? What is a false convert? How can you tell if a child is truly saved? Cuts from the movie The Atheist Delusion. Almost 9 out of 10 (88%) of church children lose their faith before high school graduation. What can a parent do to be sure their children keep their faith? Ray Comfort, evangelist and author of How To Bring Your Child To Christ and Keep Them There, says, "Don't give your children a false image of God. Give them a true understanding and view of the God of the Bible not "Santa Claus!" Parents should teach their children the fear of the Lord to resist their temptations.

7/5/25 Independence Day

Young people today know virtually nothing of the sacrifices made for their freedoms. To destroy a culture, destroy their history. Peter Marshall, author of The Light and Glory - vividly describes the horrendous starving army at Valley Forge, barefoot in the snow, and the courage Washington infused into them to fight on against impossible odds. God miraculously protected our Continental army with a heavy fog

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that hid them from slaughter from the British. Tom Dooley, author of One Nation  
Under God America's Lost Dream, describes the cost of freedom in the sacrifices our  
forefathers paid with their lives.

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