

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

POLITICS / GOVERNMENT / FOREIGN AFFAIRS:

9/17/12

10:00AM

2Hrs.

THE NEAL BOORTZ SHOW: This middle east thing boils down to Obama telling the media exactly what they are going to do and they say yes sir whatever you say sir. Romney is really putting the slam down. Our plan for the middle class will create jobs blah blah blah...what a gut punch...Would somebody please stick a M80 in his shorts to light him on fire!!! With all this going on with Obama and the media? Obama on the Muslim world. Using the video as an excuse. It is not because of the video it was preplanned. They are putting it on the video instead of Obama's incompetence. The media is doing their job to pass that off to the public. Then in the land of freedom of speech, Obama's police forces make a big show of tracking down the man who posted the video. So much for free speech. We will limit our personal liberties to appease the Islamic world...for an excuse they trumped up. As in Obama's own words...after the election he will have so much more flexibility than he has now. He's doing all this with an election looming...just think what he'll do when doesn't have to worry about elections anymore.

9/17/12

6:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Erick challenges Mitt Romney supporters to listen even though Erick will make them mad. But hang on – Erick will take you down and bring you back up. If The Election Were Held Today Barack Obama Would Win. On Sept 13 CNN's Peter Hamby broke news that Obama is campaigning in Wisconsin. That's a state that in 2 years has not been a swing state. The news came from a donate.barackobama.com website. When Peter broke the news, he linked to that donation page where it talked about Wisconsin and the conservatives came down on him, and came down hard for that link. Peter Hamby isn't trying to raise money for Obama, the story is that Wisconsin is in play. And that's great for mitt Romney. But as of right now Romney would lose. Conservatives need to get out of the bunker, stop arguing and recognize the reality we're in so we can change it. Bay Buchanan went on MSNBC with Chuck Todd and said Erick has not "been with Romney" in the campaign. Erick stands by his statement.

9/18/12

9:00AM

1Hr.

THE NEAL BOORTZ SHOW: There are 47% that believe the government is responsible to care for them. They will vote for the president no matter what. My job is not to worry about these people. I will never convince them to care for their own lives. The question was what do you need to do to win. His job is to get the rest of vote. We already have a brilliant representative of the 47%...Obama Money clip...That's the 47%. They are voting for Obama Money. How do you get their votes? These may not be the ideal words you want to come out of your candidates mouth, but that's what I've been saying for years. Studies show that there is always a group in a population will do the basic necessity to survive and nothing beyond...it won't be below 10%...that is who the democrats work for.

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9/18/12 6:00PM 2Hrs.

THE ERICK ERICKSON SHOW: Mitt Romney thought he was off the record – and he spoke the truth! More of that please – More of that Mitt Romney! Never mind the warnings of the attacks in the Middle East, everybody in the media is focused on Romney saying 47% of the public won't vote for him because they are dependent on government entitlements, pay no income tax and react well to the idea of taxing the rich. So they will vote Obama no matter what, so he's not worrying about them. He meant that politically and not personally. He meant that he needs to focus on the VOTES of the people in the 5% - 10% in the center. He's absolutely right! And he's also right about that 47%! Conservatives have been coming down hard on Erick for not defending Romney during the primary. Here he is today defending Romney! And Andrea Mitchell blurted out Erick's name arguing on MSNBC with Gov. John Sununu.

9/19/12 10:00AM 1Hr. 30min.

THE NEAL BOORTZ SHOW: Jobs are created in the private sector. It's not even the president's job to create federal jobs. Nowhere in the constitution does it say it's his job. His function is to regulate commerce between the states and foreign nations, defense, inter-state courts, and protecting rights. Need a debate with only businessmen. It would be carnage. Business men are sitting on piles of money and waiting for Obama to be ousted. If Obama is reelected they will take their money and go to another country where they can freely grow their business. The only entity in this country that creates wealth is the individual employees that work for the companies. These people take their brain power and muscle power putting it to work and creating wealth.

9/19/12 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: Mastermind of the Consulate attack on Libya was released from Guantanamo Bay in 2007. So it's George Bush's fault – that will be the narrative. Just wait. The Sept. 11 attack on the U.S. consulate in Benghazi was in fact "a terrorist attack" and the U.S. government has indications that members of al Qaeda were directly involved, a top Obama administration official said Wednesday morning. Obama knew days in advance an attack was coming. The administration claims that there was a riot and that the attack sprung from there. The administration didn't send anyone to the Consulate or shut down the Consulate and an American ambassador is dead. What a failure. But it's all George Bush's fault. Never mind that Obama wouldn't attend his intelligence briefings.

9/20/12 9:00AM 1Hr.

THE NEAL BOORTZ SHOW: Obama administration considering the release of the "blind sheep" the spiritual advisor to the 1993 world trade center bombers. They tried to bomb the trade towers in 1993 by pulling a van full of explosives into the basement and tip it over into the other tower bringing both of them down. It would be a good will act toward Egypt. He is still revered in Egypt. How long will it be before Obama does whatever he wants disregarding the law if he is reelected. Embassy in Pakistan is under siege. Embassies are American soil...so we are under attack in Pakistan. They are trying to blame it on the video...it is the excuse not the reason.

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9/20/12

6:00PM

1Hr.

THE ERICK ERICKSON SHOW: Remember when Obama flip flopped on gay marriage? Guess what. Mitt Romney was speaking what he thought was off the record about the 47% that don't pay income taxes and consider themselves victims and will never vote for him. Turns out more Americans are opposed to Obama's flip on gay marriage than are opposed to Romney's comment on the 47%. There is a strategic narrative going on in the media. They're all glib on Mitt Romney needing to become likeable. He isn't likeable and he isn't going to be. He was elected Governor of Massachusetts and they didn't like him then!

9/21/12

9:00AM

1Hr.

THE NEAL BOORTZ SHOW: Erick Erickson filled in for Boortz today. The President's Univision speech is getting lots of attention. In his interview he wouldn't call the events in the middle East "terrorism" and continued to blame everything on a video, even though his White House is now saying it's terrorism. Last Sunday Susan Rice said on "State of the Union" that it was the video. Let's assume that it was the video. How can you deal rationally with people who would storm an embassy and kill an ambassador because of a bad movie? Obama on Univision said you can't change Washington from the inside. Then what the heck is he doing there? All through 08 it was change! Change! This is what's so troubling about Obama. Obamacare and the polls showing people didn't want it and they got it passed. That wasn't from the outside that was from the inside. Obama campaign has more money than Romney. But the RNC has more money than the DNC. Romney strategy is a whole lot of money from a lot of small donors, like the way GWB did. Now that Obama has more money you don't hear the media having a cow about campaign finance. Interesting.

9/24/12

10:00AM

1Hr. 30min.

THE NEAL BOORTZ SHOW: You know it's a bad sign when people are more infuriated with bad officiating in the NFL than bad governance in the presidency. Who would you hire for CEO – the likable failure, or the impersonal success? As president we are hiring a new CEO for a company that is on the ropes. We have a politician and a businessman running for it. We have seen what the politician could do...it was pathetic. Maybe it is time to give the businessman a shot. It is pretty clear that Obama is the better campaigner. It is because campaigning is in the politician's nature not in the businessman's nature. The difference between Romney and Obama running for president is that politicians ask for their jobs, CEO's are asked to take the job. If you are going to get hired to a company you don't have to convince the least qualified in the company that you are the man for the job.

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9/24/12

6:30PM

30Min.

THE ERICK ERICKSON SHOW: Erick is not a Mitt Romney fan, and never was. But he is now. Even though Erick thinks Romney will cause damage to conservatism, it pales in comparison to the damage Obama would do to the country if he is re-elected. Erick has been getting hate mail from prominent business people saying Erick was hurting the Romney campaign by saying that Romney had a McCain problem and wouldn't throw a punch at Obama. There are people who sold a bill of goods on Romney saying he was the only electable one and to heck with Cain, Gingrich, etc. Now they are nervous. It doesn't seem to be the sure thing. You and I are helping Romney and these people are shocked and appalled that he is not their guy. They thought he would listen to them and not you. Romney is trying to connect with the base, he is suddenly not listening to those guys. He ignored the conservative gravitational pull and won.

9/25/12

6:00PM

1Hr.

THE ERICK ERICKSON SHOW: Today Obama, who wouldn't meet with any world leaders, stood on stage at the United Nations. He spoke about "violence and intolerance". He also said the future does not belong to practicing Christians. He actually said, "The future must not belong to those who slander the prophet of Islam". Saying Jesus Christ is the way the truth and life will get you killed in some parts of the world because by saying that you are in fact slandering Muhammad! Should the US fund the Nat'l Endowment for the Arts who put a Crucifix in a jar of urine? Or the group that painted the Virgin Mary in dung? But don't slander Muhammad! If you're an Orthodox Christian the future does not belong to you. We played audio of Obama at the UN talking about freedom of speech, quoting Gandhi about tolerance. Tolerance is not a Christian virtue – it's never an end itself. Obama is talking about tolerance the way the secular world talks about it; tolerance of anything goes, including sin.

9/26/12

9:00AM

1Hr.

THE NEAL BOORTZ SHOW: Credit default swaps. If we took away the vote from every mother that didn't marry her baby's daddy then Obama could not be elected. It is rumored that Obama got into Harvard because a Muslim lawyer wrote a letter for him to get in. Muslim states were dumping money into minorities in particular groups. You wonder why he has been against expanding oil in the US and why he kowtows to Muslim kings. I ask Obama voters why they are voting for him and they can never tell me why. They are idiots...low information voters. They have no idea what is going on. Why is the media so in bed with Obama? First the media is generally liberal. But in 2008 they had the added delight of getting the first black president in office. They invested in him too much, now they are trying to wash their hands of the situation by getting you to reelect him.

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9/26/12

6:00PM

2Hrs.

THE ERICK ERICKSON SHOW: WSB complained Erick was too hard on Herman Cain. Erick won't rah-rah cheerlead if he doesn't believe it. Erick gets it. You want Erick to tell you everything is hunky-dory, but he won't. He will tell it to you straight. Romney's poll numbers are bad. Erick believes the polls that Mitt Romney is behind. But voter registration for Republicans is up in key states and polls aren't skewed to reflect that. Erick thinks Romney is behind and the debates are going to matter. Unskewedpolling.com website – look at Rasmussen's poll – it'll tell you the same thing. UnskewedPolls isn't unskewed, it's skewed to make Republicans feel better. You can't scream at Romney's crapacular campaign so you'll scream at Erick. He understands. New ad from Romney might change things. It contains the message he should have been on from the get-go.

9/27/12

9:00AM

1Hr.

THE NEAL BOORTZ SHOW: Hate-mail about saying the polls are not wrong. Romney is not doing just fine. He is going to get his a\$\$ kicked and as is America in November. Unless something changes, like Romney growing a set. The Polls – Every loser before the election says the polls are wrong or slanted. In this case the Romney supporters want to so badly believe that he is doing a great job that they are buying into this lie. I fully support Romney and think he will do a significantly better job than Obama. However, to do that he has to get the job and in that degree his campaign is ineffective. They are impotent. Ignoring the polls is not going to get Romney elected. To prove the polls wrong you have to become a recruiter. The way Romney campaigns, he tells voters don't expect a big cut in taxes. That makes me want to get out and vote. Wow he said that! Obama on one side saying the rich need to pay more...Romney's counter...? Don't expect a huge cut in taxes. That is what he thinks effect campaigning is?

9/27/12

7:00PM

1Hr.

THE ERICK ERICKSON SHOW: Prime minister Benjamin Netanyahu spoke to the UN and with the a simple picture of cartoon-style bomb and in it, it showed the stages of an Iranian nuclear program. He suggested using a red line to illustrate the line where action should be taken. That is behind the second stage – where Iran could actually make a nuclear bomb. It is hard to treat rational people who think an entire nation being wiped off the face of the earth would be a good thing. These are religious zealots! They think the second coming will come if it is done! And people here in America get bent out of shape calling evangelical zealots! Romney campaign: Radio is a difficult medium. You have to paint pictures with words for a visual people. Netanyahu did that and everybody understood it. Romney and Ryan need to get out there with the red Sharpie and show everyone where the fiscal cliff is. Get out there and make the case.

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=====

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/28/12

10:00AM

1Hr.

THE NEAL BOORTZ SHOW: The Obama Phone Lady is all over the news. This is what we are dealing with. These people have no desire to be self-reliant. Is there anything that Romney can say to get the support of people like her? Have you seen Obama's numbers for single women? They are in love with him. They see him as a replacement for the baby daddy that abandoned them. Then there are the women tired of republican men who keep telling them what they can and can't do with their bodies. Just some Obama facts... the cost of caring for Obama's dog is outrageous. First he named his dog after himself, how vein. The dog handler paid for with tax payer money costs \$102k a year. He even employees a fulltime move projectionist. He lives there just in case someone needs to see a movie. There are 496 full time staffers. \$1.4b was spent on Obama & family last year. He has the biggest staff with the highest wages in the history of the W.H. A 50% increase in Tzars Air force one runs with the frequency of a scheduled airline.

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CONSUMER / FINANCIAL:

THE CLARK HOWARD SHOW: Think you have to spend a lot for high quality toilet paper? Think again. Research done by Consumer Reports in its May 2012 issue says the best toilet paper in America is a Wal-Mart private label -- White Cloud 3-ply Ultra Soft and Thick. At 25 cents per 100 sheets, White Cloud got a high score of 91 based on softness, strength, disintegration and tearing ease. In second place, Quilted Northern Ultra Plush got a score of 81 and costs 38 cents per 100 sheets. Third place was claimed by Great Value Ultra Strong -- another Wal-Mart brand -- with a score of 77 and a price of 27 cents. My beloved Costco brand, Kirkland Signature, checked in with a score of 69 at 12 cents, just about the cheapest brand sampled. The three absolutely cheapest options -- Scott 1000, Walgreens Big Roll, and CVS Earth Essentials -- cost 8 cents per 100 sheets. But they all scored below 40 on the Consumer Reports tally. Ouch!

THE CLARK HOWARD SHOW: Traditional Edison light bulbs just burn up money. That's why we had the transition to mostly CFLs, whether or not you like them. CFLs last way longer than traditional bulbs, but they cost more. I've been buying CFLs for a little less than a dollar a bulb. The payback on them is in just a few months. As for the LEDs I bought at Home Depot, they were called EcoSmart LED bright white PAR20. These bulbs are supposed to last 46 years. I won't be around that long, so I'll never know the difference! But long after I'm gone, the savings will be in the many thousands of dollars in electricity. LEDs give off way better light than CFLs. The ones I bought were 350-lumen bulbs, the equivalent of 40 watts. While they're not exactly the no-brainer that CFLs might be today, they are a consideration for you to at least test gingerly. Even at \$20, they will payback in less than three years.

THE CLARK HOWARD SHOW: You can get insurance on almost anything: computers, phones, trips, your identity, your credit, your pets, and even home warranties! But should you? I saw a Marketwatch story about which policies you need to have and which you can skip. The "skips" include extended warranties, home warranties, mobile phone insurance, identity theft insurance, credit monitoring, and pet insurance. The article goes on to identify one "maybe" that's a gray area: Trip insurance policies. But I say if you're buying a cruise or a tour, anything where you lay out big money where you'll lose the dough if you can't go regardless of the reason, then you need to buy that policy. The "buys" include no-brainers like auto insurance, medical insurance, renter's insurance, and an umbrella policy if you have a lot of assets.

THE CLARK HOWARD SHOW: The June 2012 issue of Consumer Reports has ranked sunscreens and found that you don't have to pay big bucks to protect your skin from harsh UV rays. Here's what so funny: The highest rated sunscreen turned out to be the cheapest one per ounce they tested! NO-AD got a score of 88 from Consumer Reports and costs only 59 cents an ounce. To give you comparison, a high-end name brand sunscreen called La Roche Posay is \$20 an ounce and scored much lower for effectiveness! For those who prefer sprays to lotions, the highest rated spray was Walgreens Continuous Spray Sport SPF 50. If you're like me and grew up in the generation when nobody wore sunscreen, we're a ticking time bomb for skin cancer and melanoma. In many cases, early skin cancer detected is just a little aggravation that's easily treated. But undetected, it can grow into melanoma and cost you your life.

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CONSUMER / FINANCIAL:

7/5/12

1:05PM

8Min.

THE CLARK HOWARD SHOW: You're used to using your smart phone to save you money in your everyday life, right? Well, I have a suggestion about how it can help keep more money in your pocket when it comes to rental car insurance. For the longest time, whenever I've picked up a rental car, I've meticulously noted any damage to the vehicle that I could see. But it can still be your word versus that of the rental company in the event of a dispute about damage, as I recently discovered. Then I read Ed Perkins of SmarterTravel.com and his latest column on the subject. He has a new wrinkle that I've never thought of: Use your cell phone camera to document any damage before you leave the car rental lot. Simply use your built-in camera on your phone to make a visual document of the car as you do a walk around the vehicle looking for damage. This should be done in addition to, not in lieu of, having the damage noted by hand before you take off. It's just another way to protect yourself.

7/6/12

1:08PM

7Min.

THE CLARK HOWARD SHOW: The car industry is undergoing an experiment that could radically change the way you order a vehicle. In the past, a high-end luxury brand like BMW prided itself on allowing customers to customize every last detail of a car. Then both BMW and Mercedes have authorized after-market houses that do even more customization. But for entry level buyers, you've traditionally only had a limited number of choices. The Japanese automakers may only offer four colors of a given car, two trim levels and six option packages. Conventional wisdom says that approach lowers the cost of car production. But now Fiat, the company that owns Dodge, has decided to bring the high-end approach to the entry level car market. With the new Dodge Dart, you'll be able to completely customize the car with a zillion choices. The vehicle will price out at the teens to right around \$20,000. If this idea takes off, it could mean that instead of going to a car dealer and saying, "I want that one," you will be ordering one from scratch. It can actually make the industry more efficient. Dealers won't need to keep a lot of inventory on the lot, beyond just a few models for test drives. So dealerships could potentially become no larger than a big gas station.

7/6/12

1:36PM

5Min.

THE CLARK HOWARD SHOW: Hot video game titles can easily run \$60. But there's a way you can get a lengthy test run of a game before you plunk down your hard-earned money. A new startup called Gaikai.com (pronounced "guy-kai") will let you test drive new game titles for 15 or 30 minutes online for absolutely free. The traditional game market has really been destroyed by the popularity of apps. So many popular apps for games operate on the freemium business model. The game makers get you started for free and, once you're hooked, they up-sell you on higher and higher levels of game play. Gaikai offers an opportunity for the traditional game market to play on the same turf as the apps.

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CONSUMER / FINANCIAL:

7/9/12

1:07PM

6Min.

THE CLARK HOWARD SHOW: How would you like to make a little bit of money from your smartphone, emphasis on the "little"? EasyShift is a free app for the iPhone, iPod touch, and iPad that lets you essentially be an on-demand secret shopper. You're assigned 'shifts' by product manufacturers who want people on the ground to go into stores and confirm that their merchandise is being displayed properly. The pay rate for a shift is between \$3 and \$8 and the money is remitted to you via PayPal. Now, you won't get rich from this, think of it like micropay for microwork, but who couldn't use \$3 toward a meal on the value menu at your favorite fast food restaurant? Meanwhile, if you're in the Android world like me, there's a competitor to Siri called Skyvi that I've found very impressive. Just like Siri, you simply ask the Skyvi app any question -- for example, where's the nearest burger place? -- and it replies to you with amazing accuracy. Skyvi is free for a limited time at the Google Play store.

7/9/12

1:36PM

8Min.

THE CLARK HOWARD SHOW: You may have heard the ugly, ugly news about median family net worth rolling back to where it was in 1992. Median family net worth is not synonymous with the average income. Rather, it's the point at which half of all households have more income and half have less. It's the median that's dropped nearly 40% during 2007 to 2010. What an ugly picture of financial health for the typical American family. There are three major factors that brought us to this point. The middle class has hollowed out over the last 20 years. Competition for jobs from all over the globe and even within the U.S. means you need specialized training or education or your wages will probably be eviscerated. The housing slump ate away at median family worth. During the bubble, people did cash outs and wiped out any existing equity. Today, thankfully, we're in a new era where a lot of people are taking out 15 year loans with interest rates at historic loans. That puts you on a trend line to being debt free and building long-term wealth. It's a different era with a different mentality. Personal debt levels have skyrocketed. The levels of debt that Americans took on starting in the 1990s and capping out at 2007 destroyed family wealth and worth. It created insecurity, anxiety, and has been responsible for so many problems, including reposessions of cars, defaults on credit cards, and people being mortgaged up to their eyeballs.

7/11/12

8:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Just about everyone is taking a piece of your property in the form of taxes. Even the Board of Education gets its own slice. So it is important to understand the various ways in which your house is taxed. Armed with this knowledge, you can fight tax increases or support them based on where the money will be going. There are five types of possible property taxes. You have the state tax, the school tax, and the county tax, which always apply. In the case of the school tax, it can be county wide or city wide, depending on whether your city creates its own independent school system. Atlanta has its own school system, but the rest of Fulton is under the county school system. Then you have the city tax if you live in an incorporated city or township. Finally, you have debt service taxes, which apply to bonds that cities and counties sometimes take out to pay for various projects.

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7/12/12

8:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Due to tough economic times, more kids are returning home after college to live with their parents. Even before the economic crunch, a larger trend of women returning home after school existed. From 1960 to 2005, the number of 18-24 year old females living at home grew from 35% to 46%. Some postulate that this is due to more young adults delaying marriage. In a December, 2011 PEW study, 29% of all young adults age 25-34 lived with their parents. The absence of jobs and high burden of student debt is making this the only financial option for many. Even so, the risk of an indefinite houseguest should be considered. This should only be a stopgap until independence is reached, not a substitute for it.

7/16/12

1:08PM

8Min.

THE CLARK HOWARD SHOW: Twenty million DirectTV customers are missing channels like Comedy Central, Nickelodeon and VH1, among others, because the satellite provider is locked in a dispute with Viacom. Dish Network customers, meanwhile, are going without AMC at the moment. Here's what this is all about: Programmers typically push through costs on the cable and satellite companies that are four times the rate of inflation. They just expect the pay TV operators to push the increase through onto the consumer. For a long time that was how it worked. But now the music has stopped. Subscriber numbers are dropping, particularly among those who are 30 or younger because technology has changed the equation. More and more people are saying, "Why do I need to pay between \$80 and \$150 a month for pay TV when I can get some content for free on my laptop, tablet or smart phone?" So let DirectTV fight Viacom to the death. But know that it's your wallet they're fighting over. And you have the power.

7/16/12

1:36PM

7Min.

THE CLARK HOWARD SHOW: Retailers beset by dwindling confidence in the economy are rolling out back to school sales earlier than they might have in the past. I was in Target last week and noticed giant pencils pointing to back to school deals throughout the store. Then while in Wal-Mart, I could hardly walk down the aisle because of all the back to school supplies! Retailers at the discount end are kind of desperate at this time. The recent loss of confidence in the economy means the registers have stopped ringing. Back to school stuff is a deal right now since the season has been pushed forward several weeks. Meanwhile, summer stuff is on deep clearance if you can still find what you want. All of this means that delaying your back to school purchasing will lead to better deals. The markdowns are likely to happen before kids go back to school, particularly if you live in an area of the country where that's not until after Labor Day.

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7/17/12

1:05PM

9Min.

THE CLARK HOWARD SHOW: The Consumer Financial Protection Bureau has been given oversight over the nation's three main credit bureaus, but you still may have to take matters into your own hands if you have an undeserved black mark on your credit file. We have a system that has become central in what interest rate you pay on loans, what insurance rates you get, and whether or not you get a job offer in some cases. But the Big 3 credit bureaus are playing a game of horse shoes where close is good enough. The system is broken. People are having their financial lives harmed because of false information in their credit files. And the bureaus don't care how much harm they cause you. The CFPB will now have to figure how to rein in the rogues at Equifax, Experian and TransUnion. These three companies are an embarrassment to American capitalism; a perversion of the free market; and they're contemptuous of fellow citizens. Meanwhile, as the Columbus Dispatch found, the only way to get errors on your report removed may be to sue the credit bureaus. I know many people are fed up in America with our litigious society, but here's the thing: The credit bureaus have set up a non-system that leaves you no other choice. Check your credit reports today at AnnualCreditReport.com to see if there's any wrong info out there about you.

7/18/12

1:35PM

7Min.

THE CLARK HOWARD SHOW: Some United Airlines customers booked round-trip tickets to Hong Kong for \$40 and four frequent flier miles over the weekend because of a computer glitch. Federal law requires United to honor the price. But should they have to? United has had disaster after disaster for a while now. The employees hate the company and their pilots are threatening to strike. Following their merger with Continental, they've had continual troubles with their computer systems and performing timely maintenance. They even left passengers stranded in Shanghai for three days. This past weekend, United's fouled up computer systems started offering first class roundtrip tickets from the U.S. to Hong Kong for the obscenely low price I mentioned above. (By comparison, a discount fare on first class would be more than \$11,000!) So United issues these tickets, charges people's credit cards for \$40 and then says, 'Oops, we were wrong.' Federal law and regulations require that once an airline takes your money, that constitutes a contract, and even if there's a clerical error they owe you the transportation you purchased. Yet United is balking. They could have used this as a, "Gee Whiz, isn't this amazing?" Kind of scenario and won some PR kudos if they let the people fly. But instead their brainiacs said no.

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=====

CONSUMER / FINANCIAL:

7/18/12

2:07PM

8Min.

THE CLARK HOWARD SHOW: Capital One will have to refund hundreds of millions to customers for having cheated them on the sale of identity theft coverage and credit protection policies. The company reached a settlement with the feds to provide \$150 million to 2.4 million consumers and pay \$60 million in fines. Customers will begin receiving their refunds later this year. There is no need to apply for the restitution; if you had one of the above policies, it is already due to you. It turns out the policies were often sold to customers through third party marketing groups that used allegedly deceptive marketing strategies, and Capital One failed to properly oversee the sales of the products. But the refreshing thing in this story is that Capital One actually apologized for their misdeeds. "We are accountable for the actions that vendors take on our behalf," said Ryan Schneider, president of Capital One's credit card business. I commend them. How often do corporations say, "We're sorry, we messed up, we'll do better"? The folks at Capital One are not the only ones under investigation and they probably won't be the only ones to face fines. The banking industry lost its moral compass and looked the other way when it's marketing partners were selling this garbage because it was very lucrative for them.

7/19/12

2:06PM

6Min.

THE CLARK HOWARD SHOW: What would you do for your cell phone? Would you run after a thief who stole it from you? Would you reach into the garbage for it? Would you reach into the toilet? I did a segment on HLN's Evening Express intended to shock you into thinking about your dependence on your cell phone. So to make a point, I purposely dropped an old cell phone into the toilet on camera and reached in to pick it up. According to a recent T-Mobile survey, 6 out of 10 people would do the same. Meanwhile, 2 out of 3 would reach in the garbage to retrieve their cell phone, and 1 in 4 said they would run after a thief who stole it. Today in America, over 100 million of us have smart phones and we get so attached to them. But when does a smart phone become a detriment in your life? I think of couples I see out at what should be a romantic dinner and they're each looking at their smart phones instead of paying attention to each other. But the fault doesn't just lie with others. In my own house we have a "no cell smart phone rule" for the first hour after I come home from work. This came about because I was making my kids feel the phone was more important than they are.

7/20/12

1:05PM

8Min.

THE CLARK HOWARD SHOW: While you were on summer break, the big banks may have been using family vacation season to push through new fees they hope you won't notice. In the pages of Fee Income Report, bankers exchange tips about ways to take advantage of customers via fees. I learned from the publication that banks typically raise fees and change terms and conditions twice a year: Once during the summer (usually in July and August) and then again around Christmas. You've got to check your statements each month, line by line. And if you're still looking to declare your independence this month, do your wallet a favor and fire your big bank. You can typically find better rates and better service at a small local community bank or credit union. The banks try to make it hard for you to fire them because they know you've probably got online bill pay set up through them, or have otherwise come to depend on them. Fortunately, some credit unions and small local community banks have 'switch kits' that will walk you through the switching process. Consumer Reports, meanwhile, has its own step-by-step guide to make it as easy as possible to fire your bank.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

7/20/12

2:36PM

6Min.

THE CLARK HOWARD SHOW: The Service Members' Civil Relief Act has been strengthened to afford new protections to active duty military. Under the new terms, if you are transferred to a new duty station, mortgage lenders are required to immediately grant you permission for a short sale if you're upside down in your home. Moreover, lenders cannot go after you for deficiencies on any loan that was originated before June 30, 2012. I want to remind you that financial assistance personnel are available on most military bases. Seek out the free counseling they offer if you get in trouble with a mortgage. For those of you who are unfamiliar with The Service Members' Civil Relief Act, it was instituted to protect all active military families from foreclosures, evictions, and other financial consequences of military service. The Act also covers lapses in health and other insurance, default judgments in court cases, and limits on the amount of interest service men and women must pay.

7/23/12

2:07PM

6Min.

THE CLARK HOWARD SHOW: If you think you can't lose weight while eating at McDonald's, it's time to think again. The Golden Arches will be dividing its menu by calories and prominently displaying food choices by calorie grouping, according to The Chicago Tribune. After an earlier promotion that touted menu items with 300 calories or less, McDonald's will now trumpet its selections that are 400 calories or less as well. In the 300 or less calories category, you have items like the Southwest Salad and the Strawberry Banana Real Fruit Smoothie. In the 400 or less calories category, you have medium fries, Filet-O-Fish sandwich, and Oreo McFlurry among your choices. Of course, everything else on the rest of the menu will be more than 400 calories! But it's your choice. I appreciate knowing the calorie counts and adjust what I order based on calorie counts when I'm at a fast food chain restaurant. Yet a survey I saw shows that only 9% of people are influenced like me by the number of calories on the menu. We'll see how and if people's behavior will change as McDonald's rolls out this new initiative.

7/24/12

1:37PM

7Min.

THE CLARK HOWARD SHOW: America practically invented credit cards, yet we've been the only place on Earth that does not use the secure world standard of smart chip technology in our cards....until now. American Express and Bank of America have both announced they'll begin implementing "chip and pin" technology in their cards. Here's how it works: A unique computer chip placed within your card is associated with a secret PIN code that you enter with each use. So if the card is stolen, the criminal won't be able to access your funds. You're familiar with our old magnetic strip technology, right? Well, crooks could duplicate a card that was only protected by a magnetic strip in seconds and start charging it up anywhere in the world. With chip and pin, however, the card can't be duplicated, at least not yet, because of the extra layer of PIN security. This move will have a dramatic impact on credit card fraud. But don't expect this change to happen overnight. Bank of America, for example, is rolling out the chip and pin technology only for customers who travel overseas and are high volume customers at first. Only then will they start doing it for everybody. So don't expect complete compliance if you're a Bank of America cardholder until at least 2014 or 2015. In the meantime, you need to continue to check your statements each and every month for fraud activity.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

7/25/12

1:35PM

6Min.

THE CLARK HOWARD SHOW: The nation's airlines have lost their appeal of a law requiring full disclosure of the true fare price in advertisements, including all junk fees and taxes. Meanwhile, a new report shows Spirit Airlines collects \$2 in junk fees for every \$3 in airfare. The airline that charges the biggest amount of fees, however, is United. Last year, United collected \$5 billion in total junk fees after customers already purchased their ticket. We're still in early innings of this path to profitability for the nation's airlines. More and more, they will spit everything out. Let's take a look at just one fee -- the fuel surcharge. U.S. airlines have raised this by more than 50% even though the cost of fuel went up just over 20%. So it's just a made up surcharge. That's why I love the court decision that requires full disclosure of all fees before you buy a ticket. My point is, I don't care what the fees are. To me the important issue is do you know before you're already sucked in? Who knows what fees will be next.

7/27/12

1:37PM

8Min.

THE CLARK HOWARD SHOW: The eyes have it. Marketers are now using high-tech ways to decide what shape and color a wide variety of products should be to drive optimal sales. The Wall Street Journal reports companies like P&G, Unilever and Kimberly Clark employ 3D computer simulations of product designs and store layouts using retinal-tracking technology. It helps them figure out what your eye goes to, and is a much more reliable way to collect marketing info than old-fashion focus groups. Obviously, this whole world of marketing is way past the tired old retail axioms you've heard about the importance of putting products on end caps or having popular and profitable items at eye level on the shelves. Marketers are now figuring us out like guinea pigs! So here's the thing: We all know the marketers are so clever and can greatly influence our purchasing choices. It's up to you to fight back and buy the best deal despite all the marketing efforts. And that will usually be a store brand or a brand that doesn't spend a lot on advertising or packaging. Don't allow physiology and the psychology of human nature to draw you into overpaying. It's your wallet. Keep your money in it!

7/30/12

1:04AM

25Min.

BUSINESS IN THE BLACK: Cyrus L. Hancock, a regular guest to the program and CEO of Hancock Wealth Management, joined the program to discuss social security. He specializes in wealth management, business, retirement and estate-planning strategies. Cyrus talked about how to make social security benefits work for you, properly save those benefits, and touched on the topic of the failing social security policies. Listeners wanting more information about this program can contact host Twanda Black at Twanda.black@coxradio.com or by calling 706-884-7509.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

=====

DATE

TIME

LENGTH

CONSUMER / FINANCIAL:

7/30/12

2:35PM

6Min.

THE CLARK HOWARD SHOW: Homeowners who have "green homes" can command 9% more in offers when it's time to resell, according to a new study out of UCLA. The Los Angeles Times reports the study looked at sales of more than 1 million homes in California between 2007 and 2012 to determine the finding. Researchers also noted that green homes tended to fetch more from buyers in zip codes where there was a heavy preponderance of hybrid car registrations, something they're calling the Prius effect. I've been obsessed with energy saving for the longest time. We have a vacation place at the beach in Florida that is a net zero energy home. We've done the CFLs, putting in an efficient HVAC, and even a solar system. Over the course of a year, we sell more power than we buy from the power company in Florida. So we have no utility bills. And that's saying something because even though we're not there all the time, we have to run the AC all year round otherwise we'll have mold growing in the high humidity climate.

8/1/12

1:35PM

5Min.

THE CLARK HOWARD SHOW: Airfares are set to go down shortly, if only temporarily, after three consecutive years of airfare increases. The Los Angeles Times reports there's an expected drop of 10% to 20% in airfares coming sometime in August. The decrease can be attributed to a few factors. You have the slowing economy, but you also have the calendar. We're moving closer to the time of year after Labor Day when the airlines have trouble begging, borrowing, or stealing a customer. That's all through September, October, November until just before Thanksgiving, December until Dec. 15, and then again in January after the New Year. I expect the sale window to occur sometime in the next 10 days. We'll be sure to post the best deals here on ClarkHoward.com.

8/1/12

2:37PM

6Min.

THE CLARK HOWARD SHOW: An old contender in the tech world is trying to get relevant again by rolling out a new productivity suite. Microsoft used to be the most feared tech company in the world. While they're still influential behind the scenes, they've had trouble establishing relevance in an era of apps, tablets, and cloud computing. Now Microsoft has a new email service that is getting rave reviews: Outlook.com, the successor to Hotmail. Most every tech writer reports Outlook.com is a tremendous leapfrog over other email services. There are minimal ads and it's very clean and easy to use. For corporate types, this service will feel like the Outlook you know from the office. Outlook.com users will also have access to a free cloud-based version of Microsoft Office. It's similar to Google Docs in that you can access your documents from anywhere in the world, password protected.

8/2/12

2:08PM

7Min.

THE CLARK HOWARD SHOW: There's a new way to figure out whether it's better for you to rent or buy a place to live. The brainiacs at Zillow.com have a math formula and interactive map of the United States that is like an infographic that shows what they're calling the breakeven horizon. As Zillow puts it, "The breakeven horizon is the number of years you will need to own and live in a home until it becomes more financially advantageous than renting the same home." Among some of the more extreme examples, Phoenix has a breakeven horizon of one year while New York City takes nearly 30 years to break even! Check it out if you're moving to a new city for work and are wrestling with the rent vs. buy question.

WSB-AM & WSBB-FM ISSUES & PROGRAMS -- 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

8/3/12

1:36PM

8Min.

THE CLARK HOWARD SHOW: Saving for retirement is unnecessarily complicated in our country. I love the idea that George W. Bush proposed that never made it through political Washington. He said we should have a single retirement account with a simple limit on what you could contribute. You would get no tax break upfront, but your money would grow tax free and be spent tax free in retirement. Basically, a simplified Roth anybody would qualify for. That bill was dead on arrival in D.C. I have no idea why. If the national goal is to avoid having waves of destitute seniors, we need to get on the ball. Pensions aren't there for the average worker anymore. That's why I bemoaned seeing an article in The Wall Street Journal about IRA rules getting trickier. Inheriting an IRA can be particularly tricky. An account can be titled incorrectly, leading to a terrible tax burden. The rules as they exist are silly, but they are what we have for now. We need more transparency and we don't have it. So heed the following advice: 1. If you have aging parent, make sure they know their 70th birthday requires them to withdraw money from their retirement account. 2. If you inherit an IRA, hire a CPA who does tax or an enrolled agent to make sure you do everything right. Because you won't get a second chance.

8/3/12

2:07PM

5Min.

THE CLARK HOWARD SHOW: You're used to 3-D at the movie theater, right? Now some multiplexes are exploring a totally immersive viewer experience called 4-D. Movie theaters are hurtin' for certain with the rise of flat-screen TVs at home, in addition to the popularity of services like Redbox, Netflix and Hulu Plus. So in an effort to put people back in seats, they're introducing seats that move with the action in the movie, coupled with atmospheric effects like fog or certain smells. The earliest 4-D theaters opened in Los Angeles and New York. The Los Angeles Times reports a few hundred of these 4-D theaters will be open over the next few years. But remember this, you can rent a movie from Redbox for \$1.50. Or you can go to a theatre and spend \$16 or \$20 for two tickets and that's before refreshments. It's the same movie, you just have to wait one or two months later to see it on Redbox!

8/7/12

8:00PM

2Hrs.

THE ADAM GOLDFEIN SHOW: Well, we can't make cars illegal, so we'll just outlaw gas. This is a tactic being used by gun control activists who are targeting munitions controls instead of outright gun bans. A bill that would ban the sale of high-capacity magazines (more than 10 rounds) has been introduced in the U.S. Senate. Senator Frank Lautenberg (D-N.J.) added an amendment to a Cybersecurity Bill which would ban such magazines. Several states, including New Jersey, New York, California, Massachusetts and Hawaii, currently ban or limit the use of high-capacity magazines. Despite this, gun crime was up in New York, New Jersey, Massachusetts in 2010 from 2009. Rates in California were down 8%, but there were still 3.37 firearm murders per 100,000 residents. According to 2010 FBI reports, the District of Columbia has the highest firearm murder rate at 16 per 100,000. It also has a ban on high capacity magazines. The lowest rate was Vermont at .32 (only two gun murders). Vermont does not require permits to purchase, carry or conceal any guns and allows the purchase of assault weapons. Additionally, the Stop Online Ammunition Sales Act has been introduced in the Senate (also by Lautenberg) to ban online sales of ammunition. This comes after the Colorado shooting, where the alleged gunman purchased more than 6,000 rounds anonymously online. The bill would require sellers to personally check the photo I.D. of anyone purchasing ammunition, essentially making online sales illegal (you would have to go to a seller to pick it up in person). Sellers would also have to keep sales records, have a license and report sales of over 1,000 rounds.

WSB-AM & WSBF-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

8/8/12

1:06PM

7Min.

THE CLARK HOWARD SHOW: In an era when most parents are struggling to give their kids a financial education, United Way has come up with a great idea to provide that information to older foster kids. I read an article in The Sacramento Bee about a new United Way program called Sense-Ability where foster kids are taught about the basics of money. They get instruction on how to do a monthly budget, how to buy car insurance, how to rent an apartment, and more. When you think about it, so few young adults at age 18 are really ready to be out on their own. But foster kids are cast out into the real world at 18 whether or not they have the skills to cope. Other elements of the Sense-Ability program focus on preparing a resume and attending financial literacy workshops. With the workshops, between 10 to 20 hours of classroom study are required on how to handle money. I love this program because it addresses a challenge in all families -- how to make lessons about personal finance come alive.

8/9/12

1:35PM

7Min.

THE CLARK HOWARD SHOW: When you're checking out, will that be credit or debit? That choice is about to become more complicated thanks to a long running lawsuit against the Visa and Mastercard cartel and its egregious practice of ripping merchants off with huge credit cards processing fees. Under a tentative settlement that's been reached, merchants will have the option to set one price for cash or debit payers and another for credit card payers. So you may soon see that you can use a credit card, but you'll have to pay an additional 2% or 3% or whatever it is. When you pay with debit or cash, you don't get the same consumer protections you would when you pay with a credit card. So if you're making a big purchase, like furniture where you have to pay now and wait for delivery, it may be worth paying the surcharge to use your credit card. That way, you'll be protected if the furniture retailer goes bust before you take delivery of that furniture. All you would have to do is dispute the charge with your credit card company.

8/10/12

1:35PM

8Min.

THE CLARK HOWARD SHOW: Hold onto your wallet if you're with two of the most popular Big 4 cell phone providers. AT&T is following a similar path to Verizon by offering a new rate structure that could make smart phone use much more expensive. Under AT&T's Mobile Share program, you buy a block of data that can be shared across several devices, very similar to Verizon's Share Everything plan. You pay a monthly fee for each device and then you also pay for a block of data. In essence, this puts tight caps on data. If you want more, you have to pay more. If you want a lot, you have to pay hundreds per month for the data portion of your bill alone. Compare that to how the non-contract players like Straight Talk, Boost Mobile, Virgin Mobile, Cricket, and Metro PCS are doing business. Their entry level plans can range anywhere from \$30 to \$55 a month for unlimited text and data, and in some cases, unlimited talk minutes too. Not to mention the huge penalty fees you face for data overages with AT&T and Verizon. So you can go with the Big 4 because you see their advertisements all the time, but watch out for your wallet! AT&T and Verizon customers, if you just let inertia carry you along and don't shop the marketplace, you're going to pay.

WSB-AM & WSBF-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

8/10/12

2:36PM

5Min.

THE CLARK HOWARD SHOW: When you're walking down the cereal aisle, there's a way you can save big bucks by looking at one particular off-brand of cold cereal. MOM Brands Co., formerly known as Malt-O-Meal, makes giant bags of cereals that are essentially knockoffs of popular brands. Their Tootie Fruities brand is similar to Froot Loops and their Honey Nut Scooters brand is a Cheerios impostor, to name just two examples. Buying these cereals will save you between 20% and 25% off the national brands. And buying them people are. Sales of MOM products are now booming with revenue closing in on \$750 million, according to The Los Angeles Times. So much in the world of cereal sales is driven by colorful advertising and cute characters on the boxes. If you or your kids are particularly brand driven, just save the box of your favorite national brand and put the MOM bag inside of it. Your kids will survive, I promise!

8/13/12

2:36PM

6Min.

THE CLARK HOWARD SHOW: I've got great news for wintertime and what it will cost you to stay warm. Most of the nation heats with natural gas. The good news is that prices are down this year again. In addition, we have an oversupply of this clean-burning domestically sourced fuel thanks to new extraction methods. Our natural gas supply is so large that we are basically becoming the OPEC of natural gas. The little blue flame has so many benefits, including less pollution when used and the fact that no refining is necessary when we get natural gas out of the ground. All of these factors have created a situation where The Wall Street Journal reports the wholesale price of natural gas is down to lows last seen some 20 years ago.

8/14/12

1:07PM

7Min.

THE CLARK HOWARD SHOW: We all know there have been higher grocery prices because of a pitiful corn harvest, which is the key ingredient in so much of the food that winds up in our supermarkets. But I want to tell you about ways to run counter to that trend. Buy what's on sale and skip what's not. This is a strategy called product substitution. Use non-traditional channels like warehouse clubs for buying food. Become more adept at using coupons by checking CouponMom.com and similar sites that will help you save when you shop. Shopping at Aldi can reduce your food costs by 40% over traditional supermarket prices without you having to do any couponing. Sure, you give up selection, service, the ability to use a credit card and the hours are limited at Aldi, but you will save big money.

8/14/12

1:36PM

6Min.

THE CLARK HOWARD SHOW: If you don't mind not having state of the art technology, there's a way for you to save big bucks on a smartphone. We're just weeks away from Apple's announcement about their latest and greatest gadgets. That's already been sucking life out of the iPhone 4 and the iPhone 4S, causing prices to drop in the marketplace. Sprint has discounted the iPhone 4S (with contract) down by \$50, and Apple is matching that price at their stores. We see the same pattern each time Apple rolls out new technology. Everybody fawns over the latest model and the old model is yesterday's news that gets sold on discount. But the thing is, Apple products depreciate quicker than normal for electronics. Their customers want the latest and greatest, so the last generation gets really cheap. So if you're tempted and don't need the latest and greatest, why not wait several weeks and buy last generation on the cheap?

ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL:

8/15/12

1:38PM

6Min.

THE CLARK HOWARD SHOW: Americans love their pets. Our spending on pets is estimated to hit \$55 billion this year -- more than double what it was several years ago last decade, according to what I read in The Arizona Republic. We're spending more money today on pet food than we spent overall on pets just several years ago. People are buying "natural", "organic," and "special formula" kinds of food. Pet food now accounts for more than 40% of the total cost of having pets. In times of high anxiety like we have right now, people feel safe harbor with their pets. This has led to extreme pampering, such as pet spas, dye for dogs to make them a designer color, and \$125 an hour fur treatments. The most important thing with pets is making sure they have their vet visits, they are well fed, that you don't ignore them, and that you be there for them just as they are for you. If money is tight, be wary this is the hot thing right now. Running up those bills is not necessarily the best idea!

8/15/12

2:06PM

7Min.

THE CLARK HOWARD SHOW: Who watches the most TV in America? Nielsen says people who are 65 and older watch 7 hours of television each day. Yet almost no TV advertising is geared toward them. That's about to change. The advertising industry has historically been populated by people in their 20s and 30s. The ad campaigns they cranked out always focused on people like them. But manufacturers and retailers are seeing a huge surge in their customer base of people 55 and up. The Financial Times of London reports that the so-called "silver segment" will account for half of all consumer spending in the world over the next 5 years. (People aged 55 and up aren't necessarily half of the world's population, but they've got most of the money overall.) Here's my challenge to you: In an era of underemployment and unemployment, what is there a need for in the marketplace that you have the skills to do for our aging population? Simple demographics could create opportunity for you.

8/16/12

1:36PM

6Min.

THE CLARK HOWARD SHOW: Police auctions of stolen property offer a great way to pick up a deal on merchandise that unfortunately can't be returned to its rightful owner. When law enforcement seizes stolen property from criminals, they typically put it up for auction via local sales on a particular day of the month or week. These kinds of auction sales are populated by expert auction buyers who know what they're looking for and know how to get the best deals on what's being offered. They make a career out of it or at least a part-time job. PropertyRoom.com is kind of like an eBay for stolen goods that are being disposed of by police departments and other groups. This site offers an opportunity to buy stuff at below normal cost. Being an auction, you get to see the spectrum of bidders from amateurs to experts. That helps you get a sense of where price points should be over time. I recommend that when you first check out the site, you hang back and just monitor the auctions. Wait until you have a better sense of what fair market value is for what's being offered before bidding.

WSB-AM & WSB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

=====

DATE TIME LENGTH

CONSUMER / FINANCIAL:

8/17/12 1:07PM 7Min.

THE CLARK HOWARD SHOW: People are spending more than they have in two years on flat-screen TVs, but it doesn't have to be that way. New data from market research firm IHS iSupply finds that the average price is now up over \$1,200. Shoppers are buying fancy TVs, smart TVs, LEDs, you name it. They all have fantastic picture resolution. But the other side of market is that current technology TVs – not state-of-the-art smart TVs -- are by far the cheapest ever. I've been watching the sales and have seen 32-inch HDTVs for \$175; 42-inch for \$299; 50-inch for \$399; and 60-inch for \$799. That's so much less than what people are paying right now on average. Roku is a great way to take a dumb TV and make it into a smart TV for \$100 or less. Samsung has a Blu-ray DVD player that often goes on sale for \$89 with beautifully thought out apps to simulate a smart TV experience. So instead of buying the latest, greatest TV, buy the deal and then get a separate device. Don't have all your functionality built into one device. By dividing, you conquer the cost. Buy two devices and you'll save hundreds and hundreds of dollars.

8/17/12 1:35PM 6Min.

THE CLARK HOWARD SHOW: A market share war in the world of appliance retail means deals for consumers. A number of different retailers have decided all at once that appliance sales are a low-voltage way for them to make money. Sears, the one-time big in this world, now only sells a little more than 25% of all appliances in the market, according to The Wall Street. That slack is being picked up by some old and new entrants into the appliance market space. Lowe's has long had a focus on appliances, but now Home Depot wants to go head-to-head with its competitor. Other new entrants include Best Buy and Wal-Mart. The latter was previously testing appliance sales in select markets and has found enough traction to roll it out to more markets. Then you also have the regional chains, like the fast-growing HH Gregg. Put all together, this means that the marketplace is hyper competitive. If price matters to you, more shopping will get you a lower price today in the midst of the market share war. Whenever there's a price war, in any product category, the winner is always the consumer.

8/20/12 1:36PM 9Min.

THE CLARK HOWARD SHOW: Some colleges are in cahoots with banks to dupe students into thinking they have to get their financial aid on high-fee debit cards. Universities used to view their relationship with students as being in place of the parent. They knew then were dealing with young and impressionable late adolescents and had to properly steward them. Today, however, it seems like colleges see their students as someone to exploit. The banks are going to colleges and having them adopt their debit card as the official or semi-official card of the campus. For that privilege, the colleges received kickbacks under the table and actively tricked students into thinking they had to get their financial aid loaded into these accounts that eviscerated students with fees. If you are a student or a parent, do not ever allow a college to tell you they have a specific or preferred card. They do not. You can sidestep the whole question by setting up a fee-free account at a credit union, small local community bank, or online bank before you or your kid gets to campus. Be wary any time you're asked to load money onto a stored value or debit card. It is easier to set up some form of direct deposit for money that will fund your or your child's studies. Shame on the schools!

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

8/20/12

2:05PM

9Min.

THE CLARK HOWARD SHOW: The attorney general of Texas has accused Life Partners Holdings (LPH), a prominent seller of death future contracts, of stealing \$300 million. Death future contracts (aka viaticals) are a sketchy area of the investing world where people buy the rights to someone else's life insurance policy and then hope they die in a hurry. On a personal and ethical level, I'm opposed to death future contracts. But the field has also been fraught with business concerns over the years as well. Here's the way the sale of the policies works: If you have a policy and want to cash it out in the marketplace, a company would do actuarial on you to determine how much to pay. Then that company would turn around and sell the rights to your policy to investors. In the past, Life Partners Holdings (LPH) had been scrutinized by the Securities and Exchange Commission for allegedly fudging on the life expectancy numbers in the info it disclosed to potential investors. LPH used a contract doctor to analyze when people would die. But for policies from the year 2002, 95% of people who they told investors would be dead have now lived past their stated life expectancy. Same thing for 2003 and 2004. When you're being sold a weird investment like a death future, you have no way to know if the seller is representing that investment honestly because the market is unregulated. My advice is to just steer clear of them. If the economic disincentive is not enough, think of the ethical dilemma of hoping to make money on somebody dying in a hurry.

8/21/12

2:06PM

7Min.

THE CLARK HOWARD SHOW: Americans are having fewer and fewer babies as a lingering effect of the Great Recession. Population growth has slowed to a crawl since 2008, according to The National Center for Health Statistics. Births fell to a 12-year low last year. The last time people walked away from having babies in these numbers was during the Great Depression and then again during World War II. What we're seeing right now with the lower birth rate impacts the retail of baby goods and how people change their consumption patterns in the wake of parenthood. But this is not a permanent situation. As a Bloomberg news report points out, there is a generation coming up that's entering their key baby years so we'll probably have a little population boom later this decade even if the economy is still messed up. Yet if I'm wrong and births stay down, that reshapes the math of how we pay for Social Security, Medicare, and Medicaid. In short, it means fewer workers supporting the great grey masses. Historically, immigration has provided workers to support our entitlement programs, but we don't have a lot of immigration right now. So we'll have to figure out how to modify or morph to pay the bills down the road.

8/21/12

2:38PM

6Min.

THE CLARK HOWARD SHOW: Some major pharmaceutical companies are now offering coupons to retain customers when their key brands start getting competition from generics. The drug makers typically post links announcing the coupons on their websites. Once you sign up, you get a downloadable coupon that offers a greatly reduced co-payment at your favorite pharmacy. Now, this won't work if you get your health care from the government or if you participate in a pharmacy benefit manager (PBM) program at work. You have to go to the pharmacy and have your script filled. Know that this is not for every brand name, just for those that face generic competition. Among the popular big-name drugs offering coupons are Lipitor, Plavix, and Diovan. A word about buying generics: Many pharmacies price generics at around 30% below the brand name. They may pay 2% of the cost, but they price it based on the discount from the brand name. That's why they push the generic version of drugs so much. What you need to know is that price varies wildly from pharmacy to pharmacy. You might pay \$6 for a generic at one place and \$125 for the same generic at another place. Shop around to get the best deal.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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CONSUMER / FINANCIAL:

8/22/12

2:35PM

6Min.

THE CLARK HOWARD SHOW: A new way to pay is coming and 50 million of us will know about even if we don't want to! PayPal has entered an agreement with Discover to allow anyone who has a PayPal account to pay for goods and services at 7 million merchants using a PIN-based card. In the next few weeks or months, depending on how fast the roll out goes, PayPal will be sending out the plastic to its 50 million account holders. You'll receive a PIN-protected PayPal card that you can use anywhere Discover is accepted. What PayPal and Discover are cooking up is the greatest possible threat to the Visa/MasterCard cartel in the last 50 years. PayPal and Discover are aiming to set up a completely separate banking system. It could potentially allow merchants to break the grip of the existing credit card cartel. If this PayPal/Discover system takes off, it would save money for retailers and ultimately you as a consumer. We'll see how it plays. The path has been littered with people trying to do this and nobody's quite found the key yet. There have been a lot of false starts so far with near-field communication and cell phones. But mark my words, we will have alternatives to just cash or plastic over the next couple of years. Ultimately, you will decide which technology is the next great thing. Not anybody who's pitching it to you.

8/23/12

1:37PM

7Min.

THE CLARK HOWARD SHOW: A new ranking of home insurance companies shows that just focusing on what you pay in premiums isn't necessarily the smartest idea. The Sept. 2012 issue of Consumer Reports names the best and worst home insurers in the business. Now, keep in mind that the best does not necessarily mean the one with the most affordable premium. Tied in the top spot, you have Amica Insurance and USAA Property & Casualty, two of my longtime favorites. Just a hair behind them is Auto-Owners Insurance, a company that's never much been on my radar. Amica and USAA Mutual may not have the best premiums. But remember my rule, homeowners insurance is only for use in a catastrophic situation. To lower the cost of going with a top-rated insurer, I recommend you take as high of a deductible as you can swallow and your mortgage holder will allow you to have. Do not go with the \$500 deductible of yesteryear. On the flipside, the lowest rated insurers in the country are Allstate Insurance and Farmers Insurance, in a tie. Just a hair above them were Hartford Financial Services, Travelers and Metlife Auto & Home.

8/24/12

1:37PM

9Min.

THE CLARK HOWARD SHOW: You have rights if you're being hassled about credit card debt from long ago, whether you legitimately owe it or not. A New York Times investigation finds that the big banks that own most of the credit card portfolios have incomplete or inaccurate records. They're suing people in some cases who don't even owe the credit card company a dime who were never delinquent in the first place. But the problem is we're not going to court to defend ourselves. You don't show up in court, they get a default judgment, right or wrong. If you show up, you have a great shot of winning, especially if the info your bank has is false. If you're being hassled about credit card debt from long ago, you have rights. If the debt is legitimate, many times you still have no legal obligations outside the statute of limitations. If you never owed the money, or you owed and settled up, show up with your paperwork and present your defense. You'll have close to a 99% chance you will win just by showing up. If it is a debt you legitimately owe and it's within statute, the amount they're seek in court almost always will be wrong because they'll be seeking way too much money. You go and defend yourself. Because a lie unanswered becomes the truth.

WSB-AM & WSBF-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

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DATE TIME LENGTH

CONSUMER / FINANCIAL:

8/24/12 2:06PM 7Min.

THE CLARK HOWARD SHOW: Are you spending too much time on the Internet, to the detriment of time you could be spending with family and friends? A new poll from CouponCodes4U.com finds that 55% of people say they're addicted to the web. Fifty-two percent say they spend more than 5 hours a day online away from work. And almost two-thirds say they're spending more time on the web than with friends and family. Step back, step away and reconnect with people.

8/27/12 1:08PM 8Min.

THE CLARK HOWARD SHOW: Apple's victory in court over Samsung for patent infringement may net the company upwards of \$3 million in damages, but it's really just an effort to slow the Android onslaught. The money that Apple may get from Samsung is actually immaterial and irrelevant. The reality is Apple only has about mid-teens in terms of market share in the smartphone world, while Androids are have 70% of the market. Apple's story is a history of great genius followed by tortured decline. That's because they've always seen themselves more like an art house. But the problem with treating your business like an art house is that you can't price your products for mass adoption. Android owes its success to the reality that its unsubsidized price point is a fraction of what Apple costs unsubsidized. As for Android users, nothing changes as a result of this Apple-Samsung ruling. For cell phone manufacturers, they may have to make changes in phones that will disrupt the marketplace and cost you a little more when you're buying an Android. But here's hoping that the court ruling leads to more innovation all around.

8/28/12 1:06PM 8Min.

THE CLARK HOWARD SHOW: We're still feeling the effects of the Apple court victory over Samsung. The latest word now is that Samsung has lost \$12 billion in stock value because a jury decided they were guilty of infringing on Apple's patents. Fortunately, Samsung says they have workarounds for the major things that the California jury felt constituted infringement. This kind of thing happens so often in technology. HTC had a phone that Apple got blocked at the port of entry earlier this year. But then HTC just showed they had workarounds in their technology to avoid interfering with Apple's patents. So they're now free to do business. If you own an Android phone, some of the functionality may change over time, but you will still be able to use those phones without too much disruption.

8/29/12 1:37PM 6Min.

THE CLARK HOWARD SHOW: Parents who paid up to \$200 for an early language development system that promised babies could learn to read are now getting a rude surprise. The Federal Trade Commission says your baby can't read! Yet the "Your Baby Can Read" program was supposedly designed to teach you to read starting at 9 months of age. Not surprisingly, the company that marketed this system took in nearly \$200 million from hopeful parents before going bust. The idea that you can buy some kind of program or some kind of music or whatever it is and that your kid will be the next Einstein? I suggest you take a step back from Type A and let them be a kid. There's plenty of time to get into academics.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

8/30/12

1:38PM

7Min.

THE CLARK HOWARD SHOW: Daily deal sites are losing favor among merchants and customers alike, according to a New York Times report. The first problem with daily deal coupons is the redemption rate. On one deal profiled in the article, almost 15% of people who bought one particular Groupon deal never used it. Some 60% spent exactly the amount the Groupon was for and not a penny over. Only a tiny fraction went into the merchant and bought more than the face value. Daily deals are terrible for most businesses. The second problem is that the whole idea for a merchant is to introduce people to their business, but too often you do your daily deal, customers come in once, and then you never see them again. The message here is you've got to be careful about tech stocks. Sure, Apple is at a career high as the most valuable company of all time according to its stock. But, in general, be careful with any technology company. Don't be a momentum investor looking for the next thing poised to go sky high.

8/31/12

1:36PM

5Min.

THE CLARK HOWARD SHOW: Boston Market has removed salt shakers from its tables in an effort to get diners to taste their food before first before adding more salt. The restaurant chain famous for its rotisserie chicken won't be doing away with salt entirely. The shakers will be placed at the condiment station instead. In addition, Boston Market plans to reduce the sodium in some its more popular dishes over time. Rotisserie chicken, macaroni and cheese, and mashed potatoes will each have 20 percent less salt. The rotisserie chicken is going from 710 milligrams of sodium to 500 and change, while the mac and cheese is going from 1,100 milligrams to 800 and change. I love the taste of salt. But I've dialed back on it. As a treat, I get salty fries once a week. So I've cut back from where I was, but I have not eliminated salt from my life. How about you? How can you reduce the intake of things that may be danger signals for your health?

8/31/12

6:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Adam Goldfein fills in for Erick this evening. Nonsense and lies you'll be hearing and Corporate Average Fuel Economy, CAFÉ are the main topics for tonight. The government wants to change fuel standards to 55mpg by 2025. To do that manufacturers will have to build lighter and smaller cars so they won't use so much fuel. That makes cars less safe. Another problem is that the less that you spend on gas, the less tax revenue. They will have to drastically increase fuel taxes to recoup the loss. Dirty little secret – You won't get 55mpg you will get 36mpg. The test to accommodate the CAFÉ is different than the EPA test that gives the rating for the window sticker.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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CONSUMER / FINANCIAL:

9/4/12

1:08PM

7Min.

THE CLARK HOWARD SHOW: If you are looking to save money on gas, Wal-Mart has an offer for you in nearly two dozen states. Gas at wholesale is dropping after a run-up in price leading up to Hurricane/Tropical Storm Isaac. There has been no damage to drilling rigs or refineries in the Gulf Coast area to speak of. So day by day, more production is coming back online. Yet the price at retail still lags behind wholesale, as it always does. Wal-Mart is offering a discount of 15 cents/gallon all fall long through Dec. 24 at any Wal-Mart gas station if you use a Wal-Mart money card or credit card. (A 10 cent/gallon discount applies if you want to use a gift card instead.) Participating states include Virginia, Texas, Tennessee, South Carolina, Ohio, North Carolina, New Mexico, Mississippi, Missouri, Illinois, Georgia, and Arkansas, among others. The big, bad oil companies are so weak they cannot compete against a discounter?! So at the states' behest, the oil companies got these laws passed restricting the free market. I asked the governor of Florida why he is opposed to the free market, but that is a political discussion for a political talk show.

9/5/12

1:36PM

5Min.

THE CLARK HOWARD SHOW: You could insure your smart phone, but I have a different Clark Smart way to protect it. Cell phone insurance typically runs about \$80 a year. You have a deductible to meet, usually around \$50, and after paying that you often get a refurbished replacement phone, not a new one. Not buying the insurance means that if you lose or break that phone before your contract is up, you could owe the unsubsidized price of \$600 or \$700 for a new replacement phone. But rather than paying for the insurance, why not get something like an Otterbox? It's a protective case for smartphones that is clunky and ugly, but really protects your smartphone in the event that you drop it. You can get a protective case like this on a discount site like eBay or Amazon. But even if you pay full retail price, it's still a lower cost way to protect your phone. And that insurance policy you could buy will only guarantee you a refurb anyway!

9/5/12

2:07PM

8Min.

THE CLARK HOWARD SHOW: When you're shopping online, the price isn't necessarily the price. I'll tell you how to get the best deal. Airlines have long used something called dynamic demand pricing (aka yield management) to determine the price of seats on flights. Historical analysis of sales, behavioral patterns of buyers, the rate of bookings and, even unemployment rates, among other factors, control the price per seat. No two seats are sold for the same price. Now that idea has been spreading to other consumer segments, particularly online selling. But if you really want the best deal, you must check not just once or twice, but repeatedly. If you feel your time is worth more than the potential savings, that's fine. Don't do it. But knowing that prices never stop moving is very important if you're looking for the absolute lowest price. If you want a shortcut kind of way to decide if a price you see is a deal or not, try using sites like Decide.com and ShopoBot.com.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

9/7/12

1:07PM

7Min.

THE CLARK HOWARD SHOW: The promises of net zero energy homes are getting more affordable thanks to the marriage of green technologies with prefabricated building. A California builder named Steve Glenn who was once doing ultra-high end homes has now turned his attention to lower-priced homes that are designed on a computer and are ultra-energy efficient. His company LivingHomes cranks out prefabs that are very artsy looking and can be loaded on site by a truck and put onto the foundation. Best of all, they come with virtually no energy bills whatsoever. This is a movement that started early last decade, but was derailed by the real estate bust. Now that housing is slowly coming back, the net zero energy home movement is gaining ground too. Traditional wisdom holds that building an energy-efficient home adds about 3% to 7% to the cost of home building from scratch. But Steve Glenn cracked the code, according to Fortune, and he's able to do it cheaper for the equivalent of what a traditional site-built home or a traditional energy-eating home would cost. One of his basic models is 1,232 square feet and costs \$179,000. There's so much promise out there!

9/7/12

2:35PM

6Min.

THE CLARK HOWARD SHOW: Pawning has come to the middle class thanks to the power of the Internet. The Chicago Tribune reports what was once generally confined to struggling blue collar workers is now finding a new audience online. Sites like PawnTique.com and PawnGo.com are attracting customers who would never normally think about setting foot in a brick-and-mortar pawn shop. So if you're sitting on some valuables, the goal and purpose of pawning something needs to be as a way for you to get a short-term loan. Because the cost of that loan is way too high if you treat it as anything but that. Ask yourself are you getting reasonable value for your valuables with the money you're advanced and is the interest rate reasonable? If you're on the other end of the transaction, buying in pawn shop can be great way to get a bargain. It's not a routine stop of mine, but I go to local pawn shops from time to time to look for deals.

9/10/12

2:05PM

8Min.

THE CLARK HOWARD SHOW: Shopping around and getting multiple quotes for a mortgage or mortgage refinance is an easy way to save hundreds of dollars each month and thousands of dollars over the lifetime of a loan. The Los Angeles Times reports more than half of all people stop at one lender when they're getting quotes. Bad idea. In one example, the difference between the cheapest loan and the most expensive one for a customer was \$75,000 over the life of the loan. People find the process of shopping for a mortgage or refi to be more of a hassle than just about anything else you do today. Part of the problem is that big banks control the mortgage market. Wells Fargo now issues one out of every three mortgages in the U.S. That's not normally a bad thing in any industry, except that they admit marking up the mortgages because of the demand coming in their doors. The best way to approach getting a mortgage or refi is to shop with small local banks, credit unions, online lenders, and mortgage brokers. We're talking about you saving hundreds of dollars a month. It's your money. The requirements to qualify are high, it's true. But you'll go through the misery of hoop jumping wherever you go, so you might as well do it where you save the money. And yes, it's worth the misery to save the money every month!

WSB-AM & WSBB-FM ISSUES & PROGRAMS -- 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

9/13/12

1:06PM

7Min.

THE CLARK HOWARD SHOW: Several years ago, I wrote a book called Clark Smart Parent, Clark Smart Kids in which I discussed the art of giving an allowance. And it is an art, definitely not a science. Trying to figure out how best to use an allowance to give kids a sense of responsibility and motivation is a challenge that nobody has the right answer to, only opinions. My thing is around age 5, when a kid is old enough to understand, you can consider an allowance. I have given my kids a dollar a week according to their grade level as long as they complete their chores. The chores are detailed for them on a chore wheel so everybody knows what they've got to take care of. For younger kids, I love the three jars concept that came out of the Christian fundamentalist movement. Each jar is marked with a red, green or yellow heart. One jar can be used to hold money for charity; another jar holds money for current spending; and the third has money for longer-term savings. This provides a very simple, clear and tangible lesson for children. It is my belief that an allowance up to age 16 is more about discipline and responsibility with a kid than it is about teaching the value of a dollar. The point at which you can teach a kid about the value of money is a junior or senior in high school.

9/14/12

1:07PM

9Min.

THE CLARK HOWARD SHOW: I have some disturbing news where women are definitely not living life equal to men. Women tend to live five years live longer than men on average. Yet they save far more less money for retirement than men, and they tend to invest too conservatively. When you just save money, rather than investing it, inflation will ravage your savings over time. Then you factor in that women who have children tend to be in and out of workforce, so they have less time to save. It all adds up to a perfect storm that's facing women. How do you take that as a woman and use it as knowledge to have a better future? Save more money when you are working. Consider investing, not just saving. In the short term, yes, your portfolio can take some significant hits. But in the long run, there's hope for great returns on your dough. Keep it simple. Investing doesn't have to be complicated. With the target-retirement funds I recommend in my investment guide, you select the year that's closest to your expected date of retirement and pop your money in. Then the fund's manager allocates it for you. No mess, no fuss on your part. When you're young, they have you heavily in stocks. Then as you age, you get less and less stocks and more bonds. Work at least part-time past the age when you'd hoped to retire. If you are physically able and planned to stop working in your 60s but don't have a lot saved, consider working as long you're healthy.

9/14/12

1:38PM

5Min.

THE CLARK HOWARD SHOW: Looking for a deal on a new car? Consider a car that's had a mid-year model changeover. Kelley Blue Book reports that you can steal a deal right now on current model year cars that are just had their midyear model changeover. For example, the 2013 Nissan Altima has an initial price tag of nearly \$25,000 and up. So why not consider a 2012 since those are being discounted by dealers to around \$16,000? Among the other cars also going unloved and under-priced because newer models are out include the 2012 Ford Escape and the 2012 Mazda5 microvan. Then in a few weeks, look for deals on the 2012 Honda Accord when the new model comes out. Remember, you don't have to love the old model to buy it. Just love the good deal! See my new car buying guide for tips when you're ready to shop.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

PERSPECTIVES: Hugh Rowden, Senior Vice President and Regional Servicing Director of Wells Fargo Bank, joined the program to talk about mortgages. Wells Fargo mortgage specialists and hundreds of experts will be in Atlanta to help Wells Fargo and Wachovia mortgage customers who feel like they need help with either their home mortgages or home equity loans. Customers interested in meeting face-to-face with servicers who can make on-the-spot decisions about mortgage payment reductions can attend the Home Preservation Workshop on Oct. 26, 27 and 28 at the Georgia World Congress Center (Building A, Level 1) from 10 a.m. to 7 p.m. each day. An official with Wells Fargo said experts will help customers find out about programs that may help them keep their homes. More than 200 Wells Fargo mortgage specialists will be on-site, connected to the technology needed to assess each individual situation and make decisions – where possible – to reduce mortgage payments for customers facing hardships, bank officials said. Independent housing counselors also will be available to assist in debt management discussions. Officials said customers attending the workshop will come away with answers to their question. Listeners wanting more information can contact our host, Condace Pressley at condace.pressley@coxinc.com.

9/17/12

1:36PM

7Min.

THE CLARK HOWARD SHOW: The food police strike again with GMO labeling and soft drink restrictions in New York and California. Is it public protection or interference? New York City Mayor Bloomberg has decided he is in the food policing business. NYC is now banning the sale of sugared soft drinks, under most circumstances, in servings bigger than 16 ounces. There are certain exemptions for 7-Eleven and supermarkets. But movie theaters and others were upset by the new ruling. What's next? Government saying, "You can have one scoop of ice cream, not two? Or "Two cookies, but not three?" Where do you draw the line when government decides what portions you can have? There's now a big fight in California about whether food should have labeling indicating it contains genetically modified ingredients in it. Personally, I couldn't care less if I eat GMOs, but many people do. Labeling is fine, but you shouldn't be in the business of telling me I can't buy GMOs. To me, it's all about information and choices. If I want to use the info, it's there. But if I want to buy something knowing it's full of chemicals or GMOs or whatever, that should be my choice. Not government telling me I can't buy it.

9/17/12

2:35PM

8Min.

THE CLARK HOWARD SHOW: Worried you're not saving enough for retirement? Fidelity Investments has some new easy rules of thumb to make sure you're not too far behind. The guidelines state that by age 35, you should have one times your annual salary saved up for retirement. Five years later, you should have two times. And on and on, until you reach 67 when you should have eight times your annual salary saved. Meanwhile, more and more employers are providing matches on their 401(k) plans, according to new numbers from Charles Schwab. Employers who bailed on matching contributions during the financial meltdown are now back up to nearly the pre-meltdown level. This is not being done out of altruism. There is provision in the law that if an employer can't get the vast majority of employees to participate, the bosses can't themselves get high levels of matching 401(k) compensation. So your company's 401(k) match is there for the benefit of the boss and as a bribe to get you to participate. I say take the bribe. It's free money!

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

9/19/12

2:06PM

5Min.

THE CLARK HOWARD SHOW: Americans are taking vacations again after a period of laying off the time off. We went through a phase where people were working themselves silly because they thought they'd be laid off if they took a vacation. While that may have been true in some cases, that trend has now reversed and people are taking advantage once again of what's called "paid time off" at some companies. Money still remains tight for many. Yet more and more Americans are deciding to find a way to vacation without having to break the bank or having to stay tethered to home during a staycation. Popular options include going to state parks, renting a cabin, or even staying at an inexpensive motel. If you can get away, the fall offers one of the cheapest times to take a vacation.

9/19/12

2:36PM

9Min.

THE CLARK HOWARD SHOW: Do you expect to have to work beyond normal retirement age to enjoy comfort in your golden years? How much longer? I have info about the new magic number for most people. Recent media reports scared people into thinking they will almost never be able to retire. Sure, a lot of people have trouble saving today for tomorrow. But in the midst of all the negative reporting on this, there are those who will be able to retire. In fact, the overwhelming percent of Americans will be able to. The question is at what age? We went through two generational cycles where people were able to retire at the youngest time versus average lifespan in human history. Some people were retiring in their 50s because they had a pension and then Social Security later in life. So they never had to work another day in their lives. That meant people having 20 or more years in retirement. Today, though, pensions are mostly gone and people not saving enough. So the question then becomes at what age do you have enough money to get by? For most people, the new magic number is age 70.

9/20/12

2:06PM

7Min.

THE CLARK HOWARD SHOW: Is a six-figure salary still the status symbol it once was, signifying that its earner has "made it"? Maybe not. I read a BankRate.com story about how the lifestyle that used to cost \$100,000, because of inflation, would cost you nearly \$400,000 today. But even with that, how likely is it that you as a family can crack that \$100,000 income barrier? Only nearly 1 in 5 families do. Earning \$100,000 is roughly double the average family income, somewhere around \$50,000. The funny thing about money is that if you ask people who earn north of \$100,000 if they feel wealthy, they'll tell you overwhelmingly no. That's because of what economists call the marginal propensity to consume. Marginal propensity to consume means that as income rises, your wants rise right in tandem with it. So if you earn \$50,000 one year and go up to \$75,000 the next, you find a way to spend that extra money. The whole key is as your earnings rise, you should be increasing what you save. The reason people who earn \$100,000 don't feel wealthy is because they spend it all. Remember, increase the percent you save when you get a pay raise. The more you save, the more freedom you earn.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 3rd Qtr. 2012

9/30/12

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

=====

CONSUMER / FINANCIAL:

9/24/12

1:04AM

23Min.

BUSINESS IN THE BLACK: Cyrus Hancock, regular guest, Financial Expert, & CEO of Hancock Wealth Management joined today's program to discuss long term care for the sandwich generation. Today's sandwich generation is squeezed between grown kids who can't find work and elderly parents who need care. Regardless of your age, here are a few steps you can take that may help you manage the needs of your aging parents and adult children without getting squeezed by sandwich generation problems: Preserve your assets; Plan ahead; Assess the situation before sandwich generation problems arise; Get insurance; and don't forget to put yourself first. The only person who can save for your retirement is you. To avoid many sandwich generation problems and help your parents and your children, you first have to keep your own financial house in order. Listeners wanting more information about this program can contact host Twanda Black at Twanda.black@coxradio.com or by calling 706-884-7509.

9/24/12

1:39PM

7Min.

THE CLARK HOWARD SHOW: High gas prices got you down? Buying a very fuel-efficient vehicle is getting easier and easier. The Mazda CX5 has technology called SkyActiv that uses a regular gas engine and improvements in how it fires and how the transmission works. Toyota, meanwhile, has announced they're bringing 21 new hybrids in to their lineup. The spread between hybrids and their gas engine equivalents is narrowing and the payback is becoming close to a no-brainer. One thing that's not a no-brainer is something like I have, the all-electric Nissan Leaf. Electric vehicles have been ignored by the majority of American people, except for a very small segment of the population. As a result, Chevy has discounted the Volt by \$10,000, according to TrueCar. That makes the price \$30,000 instead of \$40,000. Most people who have Volts buy gas about once every six weeks. For the most part, the price of gas is out of our control. What you can do, when it's time, is replace your current vehicle with the most fuel-efficient choice you can afford. But don't dump your old gas guzzler before its day has come. Wait until it reaches the natural end of its life. Because the cost of depreciation is larger than the cost of fuel, particularly in a car's early days.

9/25/12

1:38PM

6Min.

THE CLARK HOWARD SHOW: Is your ride safe or are you cruising around in a death-trap? The Insurance Institute for Highway Safety has new data about which cars have the most injuries per crash. Topping the list of the most dangerous car is the Toyota Yaris. As you might expect, the general trend is that drivers of smaller cars report more injuries when they're involved in an accident. At the other end of the spectrum, the Ford Fusion hybrid has been named the overall safest car. That would be the one before the model changeover this year. Of course, a lot of this has to do with who is driving the car. Younger and more inexperienced drivers tend to favor cars like the Yaris. Meanwhile, people over the age of 50 who aren't interested in high-performance vehicles tend to favor hybrids. So there you go! The Insurance Institute for Highway Safety has a great color-coded chart laying out all the crash data by vehicle type for you to peruse when you're considering a new car purchase.