

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

TECHNOLOGY / ARTS & ENTERTAINMENT:

9/13/15	6:04AM	24Min.
9/14/15	12:03AM	24Min.

PERSPECTIVES: If you're in downtown Atlanta on September 24th, you'll notice a lot of foot traffic during rush hour. That's because runners and walkers will take over the streets for the annual Kaiser Permanente Corporate Run/Walk! The race kicks off at 6:30 near Turner Field and weaves its way through downtown. It's not too late to gather your co-workers and create a team, or register for a race number of your own. Protests fueled by the killing of young black men in Ferguson, Baltimore, and New York, and the race-motivated mass shooting in a Charleston church, highlight the heightened tension between white and black America. In FRACTURE, MSNBC National Correspondent Joy Reid paints a detailed picture of the history behind this racial enmity, while also exploring the complex relationship between Barack Obama and the Clintons to craft an insightful narrative that traces fifty years of race-based political policy up to today's breaking news. Sanaa Lathan is co-executive producer and star of The Perfect Guy. The Perfect Guy follows a woman (Lathan) who meets an IT expert (Ealy), who seems to be the perfect guy. But after a sexually-charged courtship, she sees a violent side of him and dissolves the budding relationship. In a jealous rage and fueled by insane revenge, he disrupts her life.

9/15/15	8:07PM	8Min.
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THE CLARK HOWARD SHOW: I love NFL football. But what's even hotter right now than the NFL or college football is fantasy football. Two of the big players called DraftKings and FanDuel made news over the off-season when Wall Street gave them huge additional funding to grow their businesses. A buddy of mine has 3 fantasy teams going simultaneously. Yet when I see him during the season, it's like he's not really there; he spends all his time texting people on these fantasy football texting groups talking about what's going on in their world. So clearly people love fantasy football. But don't be fooled into heavily gambling because you're up against the sharks who do fantasy football as a full-time profession, according to Bloomberg. If you do this as a side thing, know you'll lose money over time...even if you get lucky every once in a while. It's kind of like Vegas; the house always wins! In this case, the house is those people who have quit their jobs to do fantasy football full-time with the add of sophisticated predictive software. When you want to go to a real sporting event, one of the safest resale market players is StubHub.com. There are many sellers of secondhand tickets out there, but they've done the best job in the industry of protecting you from being cheated. StubHub did something a few years ago that I praised: They went to "all in" pricing where they showed you to the true price of a ticket, including all the fees. But now they've reversed that policy, according to Consumerist. Why? Because when you're looking at any prices on the Internet, people tend to only look at headline prices. That's what lures them in to click...even if the real price is 25% higher when you add in all the fees. When I'm shopping on eBay, I always look for the price including shipping. One seller may sell something for \$5 more than another, but when shipping is added in, they're \$3 cheaper overall. You have to know that info to make the best purchasing choice. So know that the only price that matters is the all-in price. Not the fake price you'll now see advertised on StubHub and elsewhere!

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9/20/15	6:04AM	24Min.
9/21/15	12:06AM	24Min.

PERSPECTIVES: Actor Michael Ealy is co-executive producer and star of The Perfect Guy, now in theaters. His character, Carter is "the perfect guy" - charming, good looking and hypnotic but soon turns into Leah's (Sanaa) worst nightmare. Ealy describes Carter as a "functioning sociopath" and exploring last quality was in fact what attracted him to the part. Ealy eagerly delved into Carter's dark side, in an effort to create a character whose motivation was not just creepy but authentic. Rapper Luther Campbell (formerly of 2 Live Crew) has been fighting for justice for himself and others his entire life. And, at a time when our communities are under attack from violence at black churches, rioting, police brutality, abysmal public education, and poverty, Luther's amazing life story THE BOOK OF LUKE: My Fight for Truth, Justice, and Liberty City shows how one person can change a community, a country—even the world. He spent over a million dollars of his own money fighting cops and prosecutors all the way to the Supreme Court to protect his—and every other artist's—right to free speech, setting landmark legal precedents that continue to shape the entertainment industry today.

9/27/15	6:06AM	24Min.
9/28/15	12:04AM	24Min.

PERSPECTIVES: Every 9-seconds a woman (or man) is subjected to abuse by a partner or spouse. The state of Georgia is 9th nationwide in the incidence of domestic violence. Nationwide Domestic Violence costs 8.3 billion dollars in expenses annually in higher medical costs (\$5.8 billion) and lost productivity (\$2.5 billion). The costs of domestic violence on families is incalculable. Alma G. Davis established her foundation to help victims of domestic abuse because she once walked in their shoes. Her 2nd Annual "Walk a Mile in Their Shoes" 5k will take place on Saturday, October 3, 2015 on the Atlanta Beltway's Eastside Trail. Through her Foundation, Davis also runs programs to help victims of family violence rebuild their lives. Numbers don't lie, and the facts remain that singer, songwriter, and dancer Jason Derulo's success ranks up there with some of the best-selling, radio-dominating pop and urban artists of the day. Derulo has sold over 45 million singles worldwide and racked up over 1.7 billion views on YouTube and 1 billion plays on Spotify, thanks to his uncanny ability to find new angles to tried-and-true trends. His radio audience is over 17 billion and he boasts over 20 million social media fans and followers.

9/28/15	12:33AM	25Min.
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BUSINESS IN THE BLACK: Jean Star Gray, Educator and author of "The Truth About Parenting: A Universal Manual for Parenting Step by Step" talks about before you become a parent to young adult children from a Proverbs perspective. Gray talks about being your children's friend, discipline, whether a mom should work or stay at home and more. Sandra Brown also joined the program, discussing her book, "Friction."

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

EMPLOYMENT / BUSINESS ISSUES:

7/9/15

9:00AM

3 hrs.

THE HERMAN CAIN SHOW: – UNEMPLOYMENT CLAIMS - The number of people seeking unemployment benefits has risen to the highest level since late February. The Labor Department says that people filing applications for unemployment benefits rose by 15,000 to 297,000. But the increase likely reflected temporary auto plant shutdowns rather than any underlying labor market weakness. One of the states posting a large jump was Michigan, home to many auto plants, which typically see plant shutdowns in the summer to retool for a new model year.

8/16/15

6:04AM

24Min.

8/17/15

12:05AM

24Min.

PERSPECTIVES: Mikko Branch is the co-founder and CEO of Miss Jessie’s, LLC. She is celebrated for transforming the hair care industry by establishing an entirely new category of products specifically for natural and curly hair. Her book, MISS JESSIE’S is part business guide, part memoir. Mixing touching family stories with hair care tips and business advice, MISS JESSIE’S is an inspiring story, captivating and entertaining in its telling. Not only does it provide incredible entrepreneurial advice, it showcases the resiliency, determination, and independence both Mikko and Titi had when building their business from the ground up.

9/3/15

9:05PM

8Min.

THE CLARK HOWARD SHOW: As if teachers around the country don't already have a lot on their plates, many of them are now taking on one more responsibility: Entrepreneur! Teaching is a profession where people are paid low wages for the amount of work and education necessary to do the job. Teachers have never received the level of respect they should. We as parents drop our kids off at a school and somehow expect the magic to happen to make our kids do math, reading, etc., and generally turn young people into potential scholars and productive adults. There's no doubt that teachers are undercompensated and underappreciated. But teachers are doing something about it themselves and becoming entrepreneurs. Call them "teacherpreneurs." There's a website called TeachersPayTeachers.com that allows a teacher who is a content expert in one field, say chemistry or math, to create lesson plans and share them with other teachers across the country for a price. (If you didn't sleep through economics class, you know this is a classic example of a trade multiplier!) The New York Times says 1.7 million lesson plans, quizzes, worksheets and more available on this website, typically for less than \$5 a pop. But some of these teacherpreneurs are making \$100,000 annually selling their lesson plans! The company behind the site has paid out \$175 million to teachers. (The site takes a 15% commission on all sales.) We live in a world where there's so much talk about the right way to compensate teachers. Then you have these national scandals where teachers end up fixing the results of student testing just to get higher pay. It can be hard to measure outstanding performance. But TeachersPayTeachers.com is the marketplace doing it, where academic peers say, 'Hey, this is the best quiz I've ever seen and I'm going to buy it for my class. "

ISSUE & DESCRIPTIONDATETIMELENGTHEMPLOYMENT / BUSINESS ISSUES:

9/17/15

8:05PM

6Min.

THE CLARK HOWARD SHOW: Would you wear a free or subsidized fitness band from your employer, allowing them to track the number of steps you take each day in exchange for insurance discounts, gift cards or other prizes? Kiplinger magazine reports that's just the deal a number of employers are offering. I have a friend who works for an employer that said if he walked 1 million steps in a year, he would get a big cash reward. So he did the number of required steps and got the cash bounty! As for me, I walk around 5 million steps a year or some 15,000 steps a day on average. Yesterday I did 18,124 steps. I know because I'm a dedicated fitness band convert! Now Target is going to offer Fitbits to all its employees. The reason? To reduce corporate healthcare costs. Another one of Fitbit's corporate customers lowered health care costs by 6% after the first year using the Fitbit with its employees, according to Bloomberg. Other corporate clients also giving free bands to their employees include BP, Bank of America and Time Warner.

9/21/15

12:35AM

25Min.

BUSINESS IN THE BLACK: Uriah Bullard, CEO of Future Entrepreneurs Chamber of Commerce talks about the group that is building tomorrow's entrepreneurs by cultivating their minds and providing them with collective resources. The FECC provides youth advocacy, public speaking, and mentorship with various schools and more. Larry Sumbres, VP of Biz Development of Evestment talks about the launch of SmartVision Analytics which helps investment advisors offer multi-trillion-dollar pool of investable cash from around the world which tend to lead retail investment trends by several months. SmartVision Analytics is a intuitive, easy-to-use, cloud based tool.

9/29/15

8:07PM

9Min.

THE CLARK HOWARD SHOW: In an age when some 40% of people have no sick leave at work, there's a big push to mandate employers to grant it across the country. Yet I think there's a better solution that doesn't require a government mandate. The latest news is that President Obama has waded into this debate. He's said there will be a new regulation in effect in 2017 that will require private employers with federal contracts to provide paid sick leave of up to 7 days each year to their contractors. I believe the situation calls for a common sense approach. Sure, there will always be people who look at a sick leave as other time paid off -- a mental health day or they partied too hard the prior night and decide to call out. But what about in the event of an epidemic like an extreme flu outbreak or a SARS situation? I believe when an official like the Surgeon General or the CDC declares a pandemic or national medical emergency that employers should then freely grant their employees paid medical leave. During cold and flu season, I often hear a lot of questions about "presenteeism," the idea of going into work even when you're sick. Are you supposed to go to work sick because if you don't, your boss will frown on you or fire you? People just don't know what to do. The Wall Street Journal reports that 1 in 5 men call in and lie about being sick to play hooky. Women are more honest, with only about 1 in 7 doing the same. Back during the swine flu scare, people were going to work sick because they were too worried about being fired or didn't get paid time off. So if they didn't go in, they didn't eat. This is a real dilemma. People either lie to stay out for no good reason or come in while sick and infect other people. If you have paid sick leave or PTO (paid time off), use it. You are potentially being more loyal to your employer -- not less -- when you stay home and take the time to get better. Being the martyr who comes in and spreads germs to show how tough you are is not a good idea. Your work performance may slip and you'll make mistakes. And you may even get your supervisor or manager sick. Who are they mad at then?

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

WOMEN / MINORITY ISSUES:

7/5/15	6:05AM	24Min.
7/6/15	12:04AM	24Min.

PERSPECTIVES: In late June, more than 120 outstanding men and women received acknowledgment from the State Bar of Georgia for their contributions in the struggle for integration and equality during the late 1950s to 1970s. This recognition will be presented during the Celebration of Civil Rights Milestones program. Led by the first African American President of the Georgia Bar Association, Patrise Perkins Hooker, the program featured a presentation by guest Charles S. Johnson who worked on the Voting Rights Act of 1965. He and Ms. Perkins-Hooker are guests on the program.

8/2/15	6:04AM	24Min.
8/3/15	12:03AM	24Min.

PERSPECTIVES: Lee Kendrick is establishing himself as an eclectic new millennium filmmaker. Lee Kendrick strives to give his audience a full entertainment plate. His short film, FADE, is a psychological-drama based on the events leading up to a suicide of a barber, after his fiancée breaks-up with him for one of his clients! The film takes a journey into the mind of this craftsman's inner thoughts.

8/3/15	12:35AM	25Min.
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BUSINESS IN THE BLACK: Bishop TD Jakes, Pastor of Pottery House in Dallas, talks about the 5 day Annual Megafest which includes, concerts, classes, workshops, golf tournament and lots of church! The global gathering draws well over 100,000 participants. Gene Policinski, COO of the Newseum Institute of News which houses 5 centuries of news history and current technology. The Newseum conducted a survey on the public knowledge and opinions about the 1st Amendment and does it go too far in the rights it guarantees. In 2002 about 8 months after 9/11 the survey stood at 49% and in 2012 it stood at 13%.

8/10/15	9:00AM	3 hrs.
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THE HERMAN CAIN SHOW: · FERGUSON - A day of remembrance for Michael Brown, Jr. quickly turned violent late Sunday when police shot a man they said opened fire on them in Ferguson, Missouri close to where demonstrators gathered.

8/16/15	6:04AM	24Min.
8/17/15	12:05AM	24Min.

PERSPECTIVES: Mikko Branch is the co-founder and CEO of Miss Jessie's, LLC. She is celebrated for transforming the hair care industry by establishing an entirely new category of products specifically for natural and curly hair. Her book, MISS JESSIE'S is part business guide, part memoir. Mixing touching family stories with hair care tips and business advice, MISS JESSIE'S is an inspiring story, captivating and entertaining in its telling. Not only does it provide incredible entrepreneurial advice, it showcases the resiliency, determination, and independence both Mikko and Titi had when building their business from the ground up.

ISSUE & DESCRIPTIONDATETIMELENGTHWOMEN / MINORITY ISSUES:

8/17/15 5:00PM 45Min.
 THE ERICK ERICKSON SHOW: Local Atlanta restaurant, The OK Café, must take down their confederate flag, despite being a private institution. Discussion and calls from Public..

8/23/15

6:03AM

26Min.

8/24/15

12:03AM

26Min.

PERSPECTIVES: After more than five years of research and development that includes active ingredients approved by the U.S. Food and Drug Administration, GlobalSun™ — sunscreen specifically formulated for the unique skin of all people of color — is now available. The sunscreen, with an SPF rating of 35, hits the market just in time to help protect the skin of all people of color. GlobalSun was founded by Frank Williams, Eric Clay Sr. and Dr. Marcia Williams, a board-certified Naturopathic Doctor and an African-American woman. Ten years ago, Dr. Williams started to educate people of color about the myth of not wearing sunscreen. And after scanning the marketplace and learning that sunscreen products designed specifically for people of color did not exist, she filled the void by creating GlobalSun. Erica Ash plays M-Chuck, or Mary Charles on the Starz original series Survivor's Remorse. Her character is sister to the lead, Cam, a Boston born basketball player in his 20s who signs a huge contract to play for a fictional Atlanta team. His cousin is his business manager and he moves his mother, sister, uncle, cousin and his wife to Atlanta. The show is shot in Georgia.

8/31/15

12:33AM

25Min.

BUSINESS IN THE BLACK: Marietta Jelks, Editor-in-Chief of the Consumer Action handbook at the US General Services Admin. USA.gov shares tried and trusted tips from the official Financial Self-Defense kit on what to look for in your credit report, how to raise your credit score and types of fraud to beware of. Kim Carswell, Organizer of the Pink Power Women's Mastermind Conference and CEO of Persona Affairs talks about the event for women featuring business owners from various industries. The featured panels are Career, STEM and Business and in the afternoon the Mastermind session will help the participants pull it all together to chart a course (plan) for themselves. Pinkpowerconference.com

9/13/15

6:04AM

24Min.

9/14/15

12:03AM

24Min.

PERSPECTIVES: If you're in downtown Atlanta on September 24th, you'll notice a lot of foot traffic during rush hour. That's because runners and walkers will take over the streets for the annual Kaiser Permanente Corporate Run/Walk! The race kicks off at 6:30 near Turner Field and weaves its way through downtown. It's not too late to gather your co-workers and create a team, or register for a race number of your own. Protests fueled by the killing of young black men in Ferguson, Baltimore, and New York, and the race-motivated mass shooting in a Charleston church, highlight the heightened tension between white and black America. In FRACTURE, MSNBC National Correspondent Joy Reid paints a detailed picture of the history behind this racial enmity, while also exploring the complex relationship between Barack Obama and the Clintons to craft an insightful narrative that traces fifty years of race-based political policy up to today's breaking news. Sanaa Lathan is co-executive producer and star of The Perfect Guy. The Perfect Guy follows a woman (Lathan) who meets an IT expert (Ealy), who seems to be the perfect guy. But after a sexually-charged courtship, she sees a violent side of him and dissolves the budding relationship. In a jealous rage and fueled by insane revenge, he disrupts her life.

WSB-AM & WSB-FM ISSUES & PROGRAMS – 3RD Qtr. 2015

9/30/15

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

WOMEN / MINORITY ISSUES:

9/20/15	6:04AM	24Min.
9/21/15	12:06AM	24Min.

PERSPECTIVES: Actor Michael Ealy is co-executive producer and star of The Perfect Guy, now in theaters. His character, Carter is "the perfect guy" - charming, good looking and hypnotic but soon turns into Leah's (Sanaa) worst nightmare. Ealy describes Carter as a "functioning sociopath" and exploring last quality was in fact what attracted him to the part. Ealy eagerly delved into Carter's dark side, in an effort to create a character whose motivation was not just creepy but authentic. Rapper Luther Campbell (formerly of 2 Live Crew) has been fighting for justice for himself and others his entire life. And, at a time when our communities are under attack from violence at black churches, rioting, police brutality, abysmal public education, and poverty, Luther's amazing life story **THE BOOK OF LUKE: My Fight for Truth, Justice, and Liberty** City shows how one person can change a community, a country—even the world. He spent over a million dollars of his own money fighting cops and prosecutors all the way to the Supreme Court to protect his—and every other artist's—right to free speech, setting landmark legal precedents that continue to shape the entertainment industry today.

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FAMILY/PARENTING/RELATIONSHIP ISSUES:

7/6/15 12:32AM 25Min.

BUSINESS IN THE BLACK: Dr. Cass Ingram, medicinal spice expert and health researcher talks about his new book "The Lyme Disease Cure". After a bout with Lyme Disease, Dr. Ingram discusses the symptoms and how it looks like so many other things; the response to being bitten; how to protect yourself from ticks; and his basic protocol for treating this kind of tick bite with wild spices in the form of oregano. Kevin Ashford, spokesperson for the 1st Family Food Fest Atlanta and owner of Catered Cakes talks about this event created to provide a multi-cultural celebration on Father's Day bringing families together in a fun atmosphere where cooks, chefs, caterers restaurants and everyday dads get together to learn more about cooking.

8/6/15 9:35PM 7Min.

THE CLARK HOWARD SHOW: If you're dating someone you met online, how can you be sure that person is really who they say they are? Meeting people online was something that did not exist when I was single. Back then it was the old idea of dating a friend of a friend, or maybe you might meet somebody at work. But whatever it was, you had some idea of their back story. It was the complete opposite of just randomly meeting somebody. But when you meet somebody online today, the problem is often there are signs that maybe that person is not who you thought they were. So what do you do? People routinely hire private detectives and spend big money to either confirm their suspicions or allay their concerns. Now there is a website called Trustify.info that's almost like a referral service to detectives who will check somebody out for you. You go to the site and pay \$67 an hour for somebody to check out if that person is who they say they are. That's actually a pretty cheap fee and it only requires a 1-hour minimum. Now, I should say that I saw a Washington Post article and they talked to a detective who says you get what you pay for, and that \$67 is too cheap for a competent investigator. But the reality is private detectives are very expensive, easily twice or three times as much as Trustify charges. So think of Trustify as something for a very linear purpose at a very cheap price. Isn't it funny that people meet through electronic means and then use electronic means to see if their potential dates are on the up and up? It sure makes going out with a friend of a friend seem a little safer!

9/14/15 12:33AM 25Min.

BUSINESS IN THE BLACK: Dr. Brenetia Adams Robinson, Founder of Proverbial Peace Revived and speaker talks about how to live a harmonious life in the midst of this chaotic world. Robinson says we get to choose who is in our circle and we should choose carefully.

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9/28/15	12:33AM	25Min.

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