



WWFD

820 AM FREDERICK, MD

ISSUES AND PROGRAMS LIST

THIRD QUARTER 2022

JULY 1 • SEPTEMBER 30

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Quarterly Issues/Programs List for WWFD
Third Quarter 2022 July 1 — September 30

ISSUES OF CONCERN

WWFD The Gamut is a free-form radio station that offers its listeners a diverse mix of music. The Gamut also has news, consumer affairs, educational and inspirational programming. WWVFD has identified the following as significant issues facing our community this quarter:

1. Consumer Affairs - Consumers want to make educated choices about the products and services they buy and use. These programs provide consumers with proactive information and resources to help them with everything from buying a car to choosing a health plan, and the fundamentals to protect them from unfair business practices.
2. Technology Information - Technology is constantly evolving as new devices, programs and ways of communicating develop. These programs educate users on the ways technology is shaping our lives and address concerns about access, privacy, social media experiences, and laws and regulations that govern the services provided to us in the Digital Age.
3. Education - These programs use storytelling to teach about some of the biggest events in modern history and provide a better understanding of the historical figures and events that have shaped our nation and the world.
4. Community and Human Interest - These programs call attention to the problems, concerns and achievements we have encountered as a society through the eyes of the people who have endured them. The stories educate and inform listeners about current and past events and allow them to relate more personally with the people, situations and issues that are discussed.
5. Fraud - Americans are criminally defrauded of billions of dollars annually by schemes that include telephone scams, identity theft, insurance fraud, and charity scams among many others. These programs warn consumers about common scams, how to protect themselves and how to respond if it happens to them.

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As part of our continuing effort to serve out listeners, WWFD The Gamut has broadcast programming addressing issues of concern to members in our community. Programming dealing with each issue listed is outlined below:

1. Consumer Affairs

7/31/2022 7:00 Of Consuming Interest 26:00:00 Credit Cards

Matt Schulz, senior analyst with creditcards.com, discusses the pros and cons of gas station credit cards. These cards charge an average interest rate of 23.61% which is nearly 7 percentage points higher than the national average of all credit cards and with fewer rewards.

8/7/2022 7:00 Of Consuming Interest 26:00:00 010718_Counterfeits

Kyle Burgess of Consumers' Research discusses how counterfeit products and drugs endanger the lives of millions of consumers.

9/4/2022 7:00 Of Consuming Interest 26:00:00 021818_Moving

Making a moving experience a good experience. Scott Michael, president of the American Moving and Storage Association, talks about the decisions you'll have to make when you change where you live.

2. Technology Information

7/24/2022 7:00 Of Consuming Interest 26:00:00 The FDA's Gag Rule

Michael Cannon, director of health policy studies for the Cato Institute, talks about the gag rule that places restrictions on discussing legal uses of drugs for off-label purposes, as well as a bill that would make trial drugs available to terminally ill patients.

8/28/2022 7:00 Of Consuming Interest 26:00:00 020517_Car Spy

Is your car spying on you? Your car is collecting a lot of information about your driving habits and history. Who has access to this data and for what purposes? Lauren Smith of The Future of Privacy Forum discusses new smart cars, how technology can help drivers, prevent accidents, and the privacy concerns with these new developments.

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9/18/2022 7:00 Of Consuming Interest 26:00:00 040818_Autonomous Cars

Marc Scribner of the Competitive Enterprise Institute discusses how automated vehicles will reduce the number of injuries and property damage caused by accidents.

3. Education

7/17/2022 6:00 This Just In 53:00:00 092015 09--0618 Renaissance Journalism

At a time when many are predicting its demise, find out how newspapers began, what stories stole the headlines, and why - in many ways - not much has changed. Chris Kyle, curator at the Folger Shakespeare Library and professor of history at Syracuse University, takes listeners on a tour through the Library's "Breaking News: Renaissance Journalism" and the "Birth of the Newspaper" exhibit.

8/14/2022 6:00 This Just In 53:00:00 092715 19--1022 G-men and Journalists

Newseum Projects Editor Patty Rhule takes listeners on a tour of the Newseum's exhibit, "GMen and Journalists: Top News Stories of the FBI's First Century." Straight from the FBI's vault - find out how the Newseum acquired the Unabomber's cabin, why G-Men couldn't have clammy hands, and what happened when you gave Saddam Hussein a cookie.

9/11/2022 6:00 This Just In 53:00:00 041915 The Fight to Write: Women in Journalism

Two centuries of American news women and their struggles for equality. CBS anchor and reporter Sam Litzinger talks to Maurine Beasley, journalism historian and educator at the University of Maryland and Lynn Povich, leader in the historic 1970 lawsuit against Newsweek Magazine by its female employees.

4. Community and Human Interest

7/10/2022 7:30 Music And The Spoken Word 28:00:00 4841 Weekly English

Years ago, a man learned a life-changing lesson after starting a new job. He wanted to connect with some of his coworkers, particularly with a group of employees who seemed friendly and

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fun. One day, someone in this group invited the new hire to join them for lunch, and soon he was a regular in their lunchtime conversations.

8/7/2022 7:30 Music And The Spoken Word 28:00:00 4846 Weekly English

The roots of The Tabernacle Choir at Temple Square run deep here in this beautiful place. In 1849, a talented musician named John Parry, who had emigrated from Wales to the Salt Lake Valley in the American West, organized a group of 85 fellow Welsh singers to perform at a church service. That choir formed the foundation of today's Tabernacle Choir, and John Parry was its first conductor.

9/4/2022 7:30 Music And The Spoken Word 28:00:00 4850 Weekly English

Over a decade ago, some friends got together to make music. They called it "an experiment in a new way to produce music visually."¹ It started out small but has now grown in unexpected ways as these friends have performed all over the world together, and their YouTube videos have over two billion views and millions of subscribers. These friends are known as the Piano Guys, and their music, also in unexpected ways, mixes modern and classical music in what could be described as a beautiful conversation between a piano and a cello.

5. Fraud

7/10/2022 7:00 Of Consuming Interest 26:00:00 101517_Hotel Booking Scams

Maryam Cope, vice president of government affairs at the American Hotel and Lodging Association, discusses third-party hotel booking websites that may steal your money or even your identity.

8/21/2022 7:00 Of Consuming Interest 26:00:00 040118_FTC Consumer Scam Warnings

Nat Wood, with the Federal Trade Commission, discusses actions taken by the agency to combat robo calls, grandparent scams, identity theft and a host of other frauds targeting consumers.

9/11/2022 7:00 Of Consuming Interest 26:00:00 020418_Insurance Fraud

Medical Identity theft and other trends in insurance fraud Jim Quiggle with the Coalition Against Insurance Fraud discusses medical identity theft, staged auto crashes, and other trends in insurance fraud.