

**LIST OF ISSUES AND PROGRAMS**

**APRIL 1-JUNE 30, 2015**

**WSB-AM  
&  
WSBB-FM  
NEWS/TALK 750 WSB**

**COX RADIO, INC.  
ATLANTA, GEORGIA**

## **ISSUES AND ANSWERS**

DURING THE PERIOD APRIL 1-JUNE 30, 2015  
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

**POLITICS / GOVERNMENT / FOREIGN AFFAIRS**  
**CONSUMER / FINANCIAL / CHARITY**  
**EDUCATION**  
**CRIME / SAFETY / SCAMS**  
**HEALTH / ENVIRONMENT / RELIGIOUS**  
**TECHNOLOGY / ART & ENTERTAINMENT**  
**EMPLOYMENT/BUSINESS**  
**WOMEN / MINORITY**

**WSB-AM & WSBB-FM**  
**APRIL 1-JUNE 30, 2015**

<b><u>LIST OF PROGRAMS</u></b>	<b><u>AIRTIMES</u></b>	<b><u>LENGTH</u></b>	<b><u>PROGRAM DESCRIPTION</u></b>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.

\*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

\*LENGTHS OF PROGRAMS ARE APPROXIMATE

**PROGRAMMING:**

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

**24- HOUR NEWS COVERAGE-**

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS...“WHEN THE NEWS BREAKS...WE BREAK IN”

**MONDAY - FRIDAY PROGRAMMING:**

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

THE NEAL BOORTZ SHOW: 8:30 AM - 12:00PM – BOORTZ, WITH MORE THAN 40 YEARS IN TALK RADIO IS ONE OF ATLANTA'S BEST-KNOWN RADIO PERSONALITIES. FOR 4.5 HALF HOURS DAILY, BOORTZ SAYS WHAT MOST PEOPLE WON'T AS HE TALKS ABOUT THE TOP LOCAL AND NATIONAL NEWS STORIES OF THE DAY. THE DISCUSSIONS ON HIS SHOW ARE TIMELY AND INFORMATIVE AND NEAL ALWAYS OFFERS AN INTERESTING TWIST ON EACH SUBJECT.

THE RUSH LIMBAUGH SHOW: 12PM-3PM– NATIONALLY SYNDICATED ISSUES ORIENTED TALK PROGRAM WITH MAJOR EMPHASIS ON POLITICS AND GOVERNMENT HOSTED BY RUSH LIMBAUGH.

SEAN HANNITY SHOW: 3PM-5PM – NATIONALLY SYNDICATED ISSUES ORIENTED TALK PROGRAM WITH MAJOR EMPHASIS ON POLITICS AND GOVERNMENT HOSTED BY SEAN HANNITY. WE AIR THE FINAL HOUR OF SEAN'S THREE HOUR PROGRAM FROM 7PM-8PM.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

\*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

**CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.**

**News/Talk 750 WSB**

## **Ascertainment Statement**

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

## COMMUNITY EVENTS

*Date:* Saturday 4/4/2015

*Event:* Belinda LIVE at Krog Street Market

*Date:* Tuesday 4/14/2015

*Event:* Erick Erickson LIVE at Cross Creek Café

*Date:* Wednesday 4/15/2015

*Event:* Herman Cain LIVE at University of Georgia

*Date:* Thursday 4/23/2015

*Event:* Erick Erickson LIVE at 5 Seasons Brewery

*Date:* Wednesday 4/29/2015

*Event:* Herman Cain LIVE at Georgia State University

*Date:* Saturday 5/9/2015

*Event:* Belinda LIVE at Salute to America Air Show

*Date:* Thursday 5/28/2015

*Event:* Herman Cain LIVE at City of McDonough

*Date:* Saturday 5/30/2015

*Event:* Belinda LIVE at Atlanta Food & Wine Festival

**ISSUE & DESCRIPTION                      DATE                      TIME                      LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

4/1/15                      9a-noon                      3Hrs.

THE HERMAN CAIN SHOW: IRAN - Wrapping up six days of marathon nuclear talks with mixed results, Iran and six world powers prepared Tuesday to issue a general statement agreeing to continue talks in a new phase aimed at reaching a final agreement to control Iran's nuclear ambitions by the end of June.

4/2/15                      9am-noon                      3Hrs.

THE HERMAN CAIN SHOW: · SILENCED - A family-owned pizzeria in Indiana closed on Wednesday following backlash over its support of a controversial religious freedom law. TMZ reported that Memories Pizza is suspending its business operations amid uproar over the state's new Religious Freedom Restoration Act.

4/6/15                      9am-noon                      3Hrs

THE HERMAN CAIN SHOW: · PIZZA BOOM! - A staggering \$842,387 was raised in just two days for the owners of Memories Pizza in Walkerton, Indiana, after they came under attack for saying they would refuse for religious reasons to cater a hypothetical gay wedding. The "Support Memories Pizza" page on GoFundMe.com closed for donations Friday evening following a stunning 48-hour fundraising campaign that took in contributions from 29,160 people. The total raised is more than four times the original goal of \$200,000.

4/7/15                      9am-noon                      3Hrs

THE HERMAN CAIN SHOW: (Erick Erickson Hosts) Many of my friends think Rand Paul operates as a closet Democrat. I think, in fact, he comes the closest to an authentic civil libertarian candidate in some time. He is willing to approach issues on race in ways other Republicans don't, if only to mitigate prior attacks on him for his statements on civil rights legislation. He has also been willing to speak critically of American engagement abroad when most Republicans rah-rah any use of force. This will help Rand Paul set himself apart from the rest of a crowded GOP field. I suspect, however, that much of Paul's natural base are not natural Republican primary voters and that will be to his detriment without a sharp ground game. Further, I have a nagging feeling that Rand Paul's candidacy is a candidacy for times of peace when we are headed to times of war. He has spent so much time establishing himself as a civil libertarian on national security and use of force, he will have to spend an inordinate amount of time explaining how his views fit in to a time of war. Ultimately, and let's be honest here, most Americans are perfectly willing to trade freedom for security. Rand Paul isn't. That is going to make his candidacy a tough sell.

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

4/8/15                      9am-noon              3Hrs

THE HERMAN CAIN SHOW: - A white South Carolina police officer was charged with murder Tuesday, hours after law enforcement officials viewed a dramatic video that appears to show him shooting a fleeing man several times in the back.

4/9/15                      9am-noon              3Hrs

THE HERMAN CAIN SHOW: · IRS / NO HELP - In the run up to Tax Day, the Internal Revenue Service is so strapped for cash that customers have little chance of getting assistance when they approach the agency for help. TAX, TAX, TAX – According to researchers at the National Taxpayers Union Foundation, the U.S. tax code robs the American economy of \$233.8 billion each year.

4/10/15                     9am-Noon              3Hrs

THE HERMAN CAIN SHOW: IRAN - Fiery criticism from Iran's Supreme Leader, coupled with steep demands from the upper echelon of the regime, are throwing the nuclear "deal" reached last week into doubt -- with Iran and the U.S. each claiming the agreement said different things, and neither side backing down.

4/12/15                     6am                      25Mins

4/13/15                     12am                     25mins

PERSPECTIVES: April 15 is Tax Deadline Day. To answer some of the more frequently asked questions you may have is Mark Green – a Media Relations Specialist with the IRS for Georgia, Mississippi and Tennessee.

4/13/15                     9am-Noon              3Hrs

THE HERMAN CAIN SHOW: IRAN - Secretary of State John Kerry said on Sunday that he will go to Capitol Hill this week to brief congressional members about the Obama administration’s Iran nuclear deal and urged opponents to “hold their fire” until they see a final deal later his year. I will be briefing the congress in depth and I'll lay out the facts. Everything I have laid out is a fact and I'll stand by them.”



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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

4/20/15

9a- noon

3 hrs. (hosted by Adam Goldfein)

THE HERMAN CAIN SHOW: The Atlanta Public Schools cheating scandal. Where’s the responsibility and accountability? Were the sentences too harsh? State of Kansas passes a law that welfare recipients can’t spend their money on strip clubs, etc. That sounds reasonable, but what about tax expenditures and tax credits? The government considers that “giving you money”. Should the government be able to tell you what you can and can’t do with that money? Where does the line get drawn? Social security – Should it be done away with?

4/22/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: KILLING BUSINESS ! - "A STUPID LAW" - A California farmer is fighting the government to keep the fruits of his labor. Raisin farmer Marvin Horne is heading to the Supreme Court on Wednesday in a bid to stop the federal government from demanding he hand over his dried fruit crop -- almost half of it -- without “just compensation.” He plans to argue that the government is violating his 5th Amendment rights, under a decades-old policy.

4/24/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: LYNCH CONFIRMED - Federal prosecutor Loretta Lynch won confirmation to serve as attorney general Thursday from a Senate that forced her to wait more than five months for the title and remained divided to the end. BENGHAZI - Former Secretary of State Hillary Clinton has been called to testify before the select committee investigating the Benghazi attacks in May and June, South Carolina Rep. Trey Gowdy said Thursday. TRADE - President Obama is facing a Democratic revolt over ambitious trade initiatives that are dividing the party, leading to tensions with everyone from Senate party leader Harry Reid to liberal icon Elizabeth Warren.

4/27/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: · MONITORED GUN SHOP - The Department of Justice is “monitoring” Gun Cave Indoor Firing Range owner Jan Morgan in Hot Springs, Arkansas, for banning Muslims from shooting in the facility. At that time, Fox News reported that Morgan decided to ban Muslims after “two customers she deemed suspicious” showed up in September. Since that time, she has excluded those “she believes to be Muslim based upon their names.” She said, “We are dealing in lethal firearms. I am not going to let a Nazi shoot in here, or a Ku Klux Klan member in here, either.”

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 2ND Qtr. 2015**

**6/30/15**

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

4/28/15

9a-noon

3 hrs.

THE HERMAN CAIN SHOW: · BALTIMORE VIOLENCE - A state of emergency has been declared in Baltimore after the city transformed into 'an absolute war zone' following the funeral of Freddie Gray. Has tolerance gone too far?

5/4/15

9a-noon

3 hrs.

THE HERMAN CAIN SHOW: CARSON - Retired neurosurgeon Dr. Ben Carson is expected to make a major announcement at an event today in his hometown of Detroit. But in an exclusive interview last night, Dr. Carson tells WKRC-TV National Correspondent Jeff Barned he is in the race for the White House in 2016  
FIORINA - Former Hewlett-Packard CEO Carly Fiorina is expected to make her announcement later today that she intends to run for the republican presidential nomination. If she becomes a candidate, Fiorina, 60, would be the only major GOP contender who is a woman. Huckabee to announce tomorrow. Too many candidates? No! The more the merrier!

5/6/15

9a-noon

3 hrs.

THE HERMAN CAIN SHOW: HILLARY – Becomes Obama 2.0 Hillary Clinton Tuesday made her most extensive comments on immigration during a round-table discussion at a Las Vegas high school with students known as DREAMers. "I will fight for comprehensive immigration reform and a path to citizenship."  
2016 - Mike Huckabee - Announces he is running for President, Former Florida Gov. Jeb Bush leads the GOP presidential field according to a new NBC News/Wall Street Journal national poll.

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

5/8/15

9a – noon

3 hrs.

THE HERMAN CAIN SHOW: VETO - Missouri lawmakers voted Tuesday to remove several thousand families from a welfare program by imposing shorter time limits for people to receive the benefits, overriding a veto by the state's Democratic governor. The new law will reduce Missouri's lifetime limit for the Temporary Assistance for Needy Families cash assistance program from five years to three years and nine months, starting in January. The law also imposes stricter work requirements.

5/11/15

9a – noon

3 hrs.

THE HERMAN CAIN SHOW: ISIS CRISIS - Top U.S. officials and lawmakers on Sunday intensified concerns about the growing threat of jihad-inspired terror attacks against the United States, after last week's attempt in Texas and the dire FBI warning that followed.

5/6/14

9:15AM

30Min.

THE HERMAN CAIN SHOW: White House adviser John Podesta told reporters Monday afternoon that Congress could not derail the Obama administration's efforts to unilaterally enact policies to fight global warming. President Obama will speak about climate change on Tuesday with a number of national and local TV meteorologists across the country, according to an administration official. Meanwhile, According to Gosselin, the NOAA findings actually confirm precisely what the skeptics have been claiming all along: 1. The Earth has stopped warming. 2. The climate models exaggerated future warming. CO2 climate sensitivity is much lower than we first thought.

5/12/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: The chairman of the new Benghazi select committee said Sunday that Democrats criticizing Republicans for fundraising off the panel have "selective amnesia," pointing to their money pitches related to tragedies like the Sandy Hook shooting and Hurricane Katrina. Ever since the National Republican Congressional Campaign Committee (NRCC) sent out a fundraising email this week asking supporters to "become a Benghazi Watchdog," Democrats and the media have strongly condemned what they describe as a Republican effort to raise money off the tragedy.

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

5/13/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: · FAST TRACK SNAFU - Senate Democrats filibustered Tuesday to block the first major free-trade vote in years, dealing a blow to President Obama and GOP leaders who were pushing a deal in a rare show of bipartisanship. CONGRESS - The House of Representatives on Tuesday voted to block the EPA from implementing a new plan that critics say could significantly broaden the agency's ability to impose environmental regulations over America's waterways. HEAVY BURDEN - The cost of federal regulation neared \$2 trillion in 2014, according to a new report by the Competitive Enterprise Institute (CEI).

5/14/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: · AMTRAK / WHITE HOUSE - The Amtrak passenger train crash this week has caused many political commentators and legislators to question budget cuts for infrastructure projects, as the news cycle has propelled a white hot political discussion on infrastructure spending. AAT · WHITE HOUSE - Thousands of coal miners and coal-fired power plant workers have been laid off since President Obama took office, in part due to federal regulations. Now Obama is atoning for putting these Americans out of work by them \$35 million in welfare grants.

5/15/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: · GULF SUMMIT - President Barack Obama pledged America's "ironclad commitment" to anxious Persian Gulf nations Thursday to help protect their security, pointedly mentioning the potential use of military force and offering assurances that a potential nuclear agreement with Iran would not leave them more vulnerable. IRAN - The U.S. House of Representatives voted overwhelmingly on Thursday to pass legislation giving Congress the right to review, and possibly reject, an international nuclear agreement with Iran. The 400-25 vote sends the legislation to the White House, where administration officials have said President Barack Obama will sign it into law. The Iran Nuclear Review Act of 2015 passed the Senate last week. FAST TRACK - The Republican-controlled Senate put President Obama's trade agenda back on course on Thursday, clearing the way for likely approval within days for legislation allowing the administration to negotiate global deals that Congress could support or reject but not change. AMTRAK - Nancy Pelosi – Couldn't resist politicizing the Amtrak crash and blaming republicans -John Boehner - Goes off on a reporter who asked him about Amtrak funding

## POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

5/19/15 9a- noon 3 hrs.

THE HERMAN CAIN SHOW: WAR - WORK on the right problems ... What do these have in common?

America's Energy Policy

Health Care in America

Economic Growth USA

... Working on the WRONG problems

5/20/15 9a- noon 3 hrs.

THE HERMAN CAIN SHOW: · ISIS CRISIS - The loss of Ramadi by Iraqi security forces to the Islamic State group has put U.S.-supplied tanks and other vehicles into the terrorist organization's possession. Iraqi troops left behind "dozens of U.S. military vehicles, including tanks, armored personnel carriers and artillery pieces," as they fled the city, The Associated Press reported Tuesday. NOT A SETBACK – Timeline of Obama's mistakes with Iraq and why the fall of Ramadi to ISIS I is more than a "setback".

5/26/15 9a- noon 3 hrs.

THE HERMAN CAIN SHOW: · · ISIS CRISIS - As tensions mount between the Obama administration and Baghdad over the quality of Iraqi security forces, Vice President Joseph R. Biden tried to reassure Iraq's prime minister Monday that the U.S. stands behind the Iraqi government in its battle with the Islamic State. The phone conversation came a day after Defense Secretary Ashton Carter blamed the weak state of Iraq's military as one major reason for the fall of Ramadi last week

5/28/15 9a- noon 3 hrs.

THE HERMAN CAIN SHOW: SANTORUM - Rick Santorum launched a 2016 White House bid on Wednesday, vowing to fight for working-class Americans in a new election season that will test his influence — and focus on social issues — in a changing Republican Party. Pataki will announce later today HILLARY – Hillary Clinton was campaigning in South Carolina Wednesday, a state where she lost to Barack Obama in an ugly battle in 2008

5/29/15 9a- noon 3 hrs.

THE HERMAN CAIN SHOW: · 2016 - While Hillary Clinton continues to dominate the Democratic field of candidates running for president in 2016, a Republican frontrunner has yet to emerge, a new Quinnipiac University Poll finds, with a five-way tie for the top spot. Former Florida Gov. Jeb Bush, retired neurosurgeon Ben Carson, former Arkansas Gov. Mike Huckabee, U.S. Sen. Marco Rubio of Florida and Wisconsin Gov. Scott Walker each received 10 percent. After the five-way split at the top, the next five are U.S. Sen. Rand Paul of Kentucky (7 percent), U.S. Sen. Ted Cruz of Texas (6 percent), business tycoon Donald Trump at (5 percent), New Jersey Gov. Chris Christie (4 percent) and 2 percent each for former Hewlett Packard CEO Carly Fiorina and Ohio Gov. John Kasich. The poll, however, shows only two, Rubio and Paul, are threats to Clinton in hypothetical matchups, each coming within three to four points of the former First Lady if the race were held today.

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**POLITICS /GOVERNMENT / FOREIGN AFFAIRS:**

6/3/15                      9a- noon              3 hrs.

THE HERMAN CAIN SHOW: The IRS failed to implement dozens of security upgrades to its computer systems, some of which could have made it more difficult for hackers to use an IRS website to steal tax information from 104,000 taxpayers, a government investigator told Congress Tuesday.

6/15/15                      9a – noon              3 hrs.

THE HERMAN CAIN SHOW: · BUSH #3 – Jeb Bush will try to energize his supporters Monday when he formally launches his 2016 campaign in Miami, after spending six months exploring a candidacy but failing to position himself comfortably ahead of a crowded and ambitious Republican field that so far boasts 10 candidates.

6/16/15                      9a- noon              3 hrs.

THE HERMAN CAIN SHOW: OBAMATRADE - Republicans desperately trying to secure the passage of Trade Promotion Authority (TPA), which would give President Obama fast-track authority to secure congressional approval of at least three secretive trade deals, are now willing to increase taxes on small businesses in a way that would violate a pledge almost every Republican Congressman has taken when elected into office. WHAT! HOW!

6/17/15                      9a- noon              3 hrs.

THE HERMAN CAIN SHOW: CONGRESS - Congress could be moving toward a government shutdown as Democrats and Republicans clash over the military funding bill, and both sides are blaming each other for the impasse. According to The Hill, Democrats are intent on forcing Republicans to roll back plans to increase defense spending without a commensurate increase in nondefense programs. They are threatening to block the annual spending bills unless GOP agrees to a budget summit.

6/18/15                      9a –noon              3 hrs.

THE HERMAN CAIN SHOW: · SCAM - On paper, it sounded like a true government success story: The Social Security Administration in September opened a "state-of-the-art" data center in Maryland, housing wage and benefit information on almost every American, "on time and under budget." However, six years after Congress approved a half-billion dollars for the project -- the largest building project funded by the 2009 stimulus -- a whistleblower says the center was built on a lie. "We misled Congress," Michael Keegan, a former associate commissioner who worked on the project, told FoxNews.com.



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CONSUMER / FINANCIAL / CHARITY:

4/6/15            1-3PM            2Hrs

THE CLARK HOWARD SHOW: When it comes to retirement, you want to live in a place where you'll enjoy a great quality of life and where your money will stretch the furthest. BankRate.com has crunched the numbers based on cost of living, crime rate, community well-being, health care quality, tax rate, and weather. They used info from the Agency for Healthcare Research and Quality; Healthways; the Council for Community and Economic Research; the FBI; the Tax Foundation; and the National Oceanic and Atmospheric Administration, respectively. Four of the top places to retire are all Mountain States. In first place is Wyoming, with the best tax structure in the country, a low cost of living, an extremely low crime rate, and great weather in much of state. Wyoming is followed by Colorado. In third place you have Utah, and in fourth, Idaho. (Idaho enjoys the second lowest crime rate in the nation behind Vermont; the third lowest cost of living; but taxes are not so good in Idaho!) I owned property in Utah for 18 years, and having spent a lot of time in the Mountain States, I can say this list is on to something with the vastness, the beauty, and the ease of living those states offer. Rounding out the Top 10 of best places to retire is Virginia, Iowa, Montana, South Dakota, Arizona and Nebraska. And the worst places in America to live in retirement? Arkansas is the single worst place in America you can retire, according to BankRate. That's followed by New York, Alaska, west Virginia, Louisiana, New Jersey, Hawaii, Kentucky, Missouri, and Oregon to round out the Top 10 of worst places.

4/7/15            1-3 PM            2Hrs.

THE CLARK HOWARD SHOW: A new tally of supermarkets names a Northeastern regional chain as the best grocery store in the nation. Consumer Reports has crunched the data and found Wegmans to be the top pick. For those who are not familiar with Wegmans, this is a store that has been consistently adored through the years by people who shop there. In second place, we have a 2-way tie between Publix, the Florida-based regional grocer, and Trader Joe's, the national alternative grocer that started in California and has spread across the country. The latter is a real crowd pleaser and distinguishes itself by doing natural and organic food for less money than a competitor like Whole Foods. In fourth place, we have another tie between Fareway and Market Basket. The Top 10 is rounded out by Costco, Raley's, Sprouts, Fresh Market and Stater Bros. The one entry I found noteworthy was Kroger. Now, stock analysts are always thrilled with how Kroger runs its business. But the nation's second largest grocer (behind Walmart) always seems to show up firmly in the middle of the pack, and that's true again with this latest tally. In 6 important criteria, Kroger rated just average. They're not making people happy or unhappy! But this is an industry where you really need to wow the customer. Ratings are based on 63,000 responses to the Consumer Reports' 2014 Supermarket Survey, reflecting 111,000 shopping trips between March 2013 and July 2014. That is a massive amount of data they're crunching!

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4/8/15 1-3PM 2Hrs

THE CLARK HOWARD SHOW: Everyone connected to the real estate industry touts how owning your own home is tax smart. How you want the tax deductions you get from home ownership. This is one of those things that is technically correct, but is worth little or nothing to most of us in practice. That's because of the standard deduction. When you do your income tax, the IRS gives you a deduction that you subtract from your income of \$12,600 for a married couple and \$6,300 for a single person. That means you have to have eligible expenses like mortgage interest greater than that before you see the first dollar of benefit from the mortgage interest deduction. On a typical mortgage, a married couple would not see the first dollar of tax savings until you had a \$300,000 loan at today's rates. Plus the amount of tax you save is based on your tax bracket. If you pay federal tax at 25%, each dollar past the standard deduction will save you 25 cents in tax. The truth is almost the entire benefit of the mortgage interest deduction goes to those who make more than \$250,000 per year and have a mortgage of more than \$500,000. The reason to own a home is not for tax savings. You should own a home to have a place of your own that you can raise your family in. That is a good enough reason for two-thirds of us!

4/9/15 1-3PM 2Hrs

THE CLARK HOWARD SHOW: The way we watch video content is based so much on the web. My kids watch a ton of stuff on YouTube and Netflix. My wife watches Hulu Plus. We as a household virtually never watch pay TV. We still have pay TV via Dish Network, but it's completely underutilized except during football season when I watch. Nielsen says half of all households are now watching streaming. And it's not just Netflix, though more than 1/3 of all households watch that dominant streamer. Amazon has been trying to muscle its way into the streaming space by offering Prime customers a streaming library. I am a member of Amazon Prime, but involuntarily so. A 12-month membership came with a new offer for Internet service that I signed up for. But I've only bought one thing off Amazon in 4 months and we haven't watched a minute of their streaming! The move to streaming will force TV manufactures to migrate to platform neutrality, meaning eventually all TVs will present Internet content in the same way that they present traditional TV content. They have to put streaming products on that level playing field with traditional content...so you feel an incentive to have a television! Otherwise, more and more people will continue watching on laptops, phones, and tablets rather than TVs.

4/10/15 1-3PM 2Hrs

THE CLARK HOWARD SHOW: If you're a heavy magazine subscriber, you need to be aware of expensive come-ons for advance renewals from a variety of marketing companies. You may pay up to 4 times the going rate for a magazine renewal subscription through these third party marketers. In addition, you might renew a magazine that already has a long time left on your existing subscription. If you are a voracious reader, you are more susceptible to this rip-off obviously. So look at those renewal notices when they come in. My wife loves magazine and subscribes to about 25 magazines in traditional paper form. We're seeing all these third party come-ons in our mailbox. Dave Lieber of The Dallas Morning News has tracked down 2 women in Oregon who are behind more than 1 million bogus monthly subscription and renewal notices. This is one story you've got to read to believe! The women apparently operate under a variety of names such as Liberty Publishers Service, Express Publishers Service, Orbital Publishing Group, Express Publishers Service, Associated Publishers Network, Magazine Clearing Exchange and Publishers Payment Processing. Now 5 states -- Texas, New York, Missouri, Minnesota and Oregon -- have filed a coordinate lawsuit against the women, who happen to be sisters!

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2Hrs

THE CLARK HOWARD SHOW: When you're shopping for a mortgage, a lot of people pay most attention to the interest rate. But that's only one-third of the puzzle. You also have to know whether the loan includes any points and what the closing costs will be. Points are an upfront charge for taking out a loan. Each point is 1% of the total amount borrowed. On a \$150,000 mortgage, that would be \$1,500 you would have to pay at closing. Closing costs can include a lot of smaller charges. Some lenders are breaking them down into smaller categories, such as "lender closing costs" and "regulatory closing costs." The various closing costs vary by state. Florida, for example, has one called "tax stamps," a fee you pay based on the purchase price of the home. It's like a sales tax you pay on the mortgage. A lot of people buying second homes at the beach aren't aware of this! Borrowers should ask for a list detailing all these fees. Ask your lender, "What's the pricing on my loan?" There's something called a good faith estimate of settlement costs, but that's a non-binding document. It will break down the expenses of the loan, with all the various fees, but it won't disclose who is paying those fees. What you want, in the pricing from the lender, is a list of each fee, along with who's paying it. You want to see everything right down to the courier fee. Be aware that you have the right, one day before your closing, to see something called the HUD-1 Settlement Statement. It's the actual closing statement, and it lists every closing charge in detail. Real estate closings are like being feed into a buzz saw. All you do is sign documents, and it's overwhelming. You don't have any idea what's going on, unless you're a real estate attorney. If you see the HUD-1 a day in advance, you can go through it at your leisure, compare it to your good faith estimate, and ask your loan officer if something doesn't look right. At that point, there's still time to correct something if need be.

4/14/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: What should you do if you can't pay your taxes? You must file a return regardless. If you fail to file and you owe money, the IRS charges a penalty rate that works out to be 60% a year. But for those who file and can't afford to pay, it's only around 6% a year. So you ignore filing -- or at least filing for an extension -- at your own peril. Just file and pay whatever you can. If you can pay the remainder within four months, you'll usually only incur a minimal penalty. If you expect it will take longer than four months to pay what you owe, you'll need to file Form 9465 at IRS.gov. As long as you propose a reasonable payback time, usually before the end of the year, your 9465 will be easily approved. And here's a little trick: If you propose a payment plan and just keep sending money, your outstanding balance may be paid off before the IRS even has a chance to accept or decline your 9465. The costs associated with filing a 9465 can be anywhere from \$52 (for those who want to e-pay) to \$105 (to pay by monthly check). There are also discounts for those with lower incomes. What if the amount you owe is so large that you can't even begin to think about paying? You still file your return. The penalties are so huge for failure to file and so light for failure to pay so long as you file. Meanwhile, consider this: If you put what you owe on your credit card, you'll pay a convenience charge of around 2.75%, plus interest to the credit card company on any balance you carry. That's guaranteed to be much higher than what you would pay the IRS.

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CONSUMER / FINANCIAL / CHARITY:

	4/15/15	1-3PM	2hrs
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THE CLARK HOWARD SHOW: Generic drugs now account for well over 80% of all prescriptions. Just 10 years ago, less than half of drugs sold were generics. Much of the growth is because employers make generics extra-affordable through mail order programs (pharmacy benefits managers). Then you also have the grocery stores and big box retailers who do \$4 generics. Meanwhile, a lot of breakthrough drugs that were patent protected are no longer so and are now selling as generics. The big pharmacy chains will typically discount generics by 30% from the brand name price. So let's say the brand name is \$100 dollars. The generic at CVS, Rite-Aid, and Walgreens will be \$70. On the other hand, if you go to Walmart or Target, you can likely get that generic prescription filled for \$4. And if you go to Costco, prescriptions are marked up 14% over cost. So if they buy that drug for \$1, you will fill it for \$1.14 while it could be \$70 elsewhere! Be sure when you go to your doctor to bring a list of the cheap \$4 prescriptions. One regional grocer, Publix, even offers free antibiotics!

	4/17/15	1-3PM	2Hrs
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THE CLARK HOWARD SHOW: Buying used is my preferred way for you to get into a new-to-you set of wheels. And now technology is riding to the rescue with a couple of new ways to buy a used car. But first, before I get into that, I've got to repeat an important message you've heard from me over the years. With used car purchases, you buy "as is" -- no matter what condition the car is in. The vehicle and all its warts become your problem. There is no 3-day window during which you have the right to return the car if you don't like, as some people believe. And if it comes with any kind of warranty at all, it's usually very limited. Beepi is a new online pre-owned seller of vehicles that's up and running in California and Arizona. If it works, it will spread around the country. The idea is if you have a used car that's up to 6 years old to sell and you don't like the dealer's trade-in offer, Beepi is hoping you'll give them a try. The company will send somebody over to check out your car and make an offer to you on car. Then they market it to buyers. If your car doesn't sell in a month, Beepi buys it from you at the price you agreed upon. If you're a buyer through Beepi, you can test drive the car for 10 days. At any time during that trial, you can return the car for any reason for a full refund. So basically Beepi is uniting private sellers with private buyers, but they're on hook if no buyer materializes. It's a great idea if it works. We'll have to see how this business model pans out. Carvana, meanwhile, is another more established site that lets you buy a car sight unseen too. You do all your looking online and then they deliver it to you. Then you have 7 days to get your money back if you don't like the car. Both of these sites supposedly put all cars through rigorous process to make sure they check out. And they typically give you a 90-day warranty too. With both services, the car just shows up on a flat bed! Services like these aim to appeal to millennials, who would shop for a car on a smartphone rather than on a desktop.

## CONSUMER / FINANCIAL / CHARITY

4/20/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: The prices in the cellphone world keep going down, down, down! Walmart Family Mobile has a new deal offering unlimited talk, text and 1 GB of data for \$29.88. One gig of data is enough for a little more than half of us to get by on. If you go over that limit, you are throttled for the remainder of the billing month. Then when you start your new billing period, that's when you go back to LTE. The nice thing about this offer is that while it's \$29.88 to get in the door, each additional person on the plan pays only \$24.88. But the big news coming is going to be announced by Republic Wireless. Their CEO says they're moving to \$10 a month for unlimited talk and text across the board. Then you choose how much data to buy. I'm expecting that data will price out around \$10 for 1 GB, though exact pricing has not yet been announced. But what makes Republic's forthcoming offer really unusual is that is you buy 1 GB at \$10 but only use 500 MB during that period...they will send you \$5 back! So they will only bill you for the data you use. No more worrying about overpaying for too much data; it won't cost you anything because you'll be paid for your unused data. Years ago, back when it was common to pay \$100 a month for cellphone service, Forbes had a cover story talking about a future where you'll pay \$10 a month for wireless. That was an amazing thought back then. But now it's possible, and will even be overwhelmingly probable within the next year. So if you're still paying too much, check out these options I've mentioned and save yourself some money!

4/21/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Everybody knows I love shopping at warehouse clubs. And right now, I have a sizzling deal for you on a 1-year membership at Sam's Club for NEW customers and previous members whose memberships have been expired for more than 6 months. Groupon.com is offering a Sam's Club Plus 1-Year Membership for \$45, and you get a ton of extra freebies thrown in. The Plus membership normally goes for \$100, so this is quite a savings. But hurry on this one...the deal ends May 4 and you've got to activate your membership by July 27. The key to scoring the real deals at Sam's Club is to understand their clearance pricing. Look for anything that ends in a penny -- such as \$19.91 or \$4.41 -- or anything marked with a "C" for clearance. If you're a Costco or BJ's member, read my article on their pricing hacks too. So get going on this sizzling Sam's Club membership deal today and come join me shopping!

4/22/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Details about the new Google service called Project Fi were announced today. Service will be \$20 per month for unlimited talk and text, and you'll buy whatever data you want at \$10 per gigabyte. So let's say you buy 2 GBs, but only end up using 1 GB. Your account will be credited with \$10 at the end of that month. No more buying a bundle of data and then hoping you don't go over, when chances are you're overpaying because you underutilized data! The price points are good but not as good as I expected. I thought there would be a minimum use free plan, which is not the case. Instead, Google is targeting high-end and international travelers at least at first. Project Fi will run on T-Mobile and Sprint, plus a network of more than 1 million free wifi hotspots. Your phone on Project Fi will automatically switch to whichever of those 3 options gives you the clearest signal. Speaking of phones, Project Fi (aka Google Wireless) will at first only be available on the Nexus 6. They'll work out all the bugs with early adopters and then the next wave of testers will get access to a larger selection of handsets. As soon as they allow signups, I will sign up for this Google Wireless experiment so I can be a guinea pig and test it!

## CONSUMER / FINANCIAL / CHARITY

4/23/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Blue Bell ice cream has recalled all of its products after some samples of ice cream tested positive for listeria. Consumers are being urged to either throw away any Blue Bell ice cream, frozen yogurt, sherbet and other frozen treats or return them to the store for a full refund. Five cases of listeriosis have been documented in Kansas and three cases have been reported in Texas. A few days ago, our son had some Blue Bell ice cream. Today I got a worried call from my wife. Grant was not feeling well yesterday. He was kind of listless and felt nauseous. So my wife got very concerned. The fact that the food we eat could be contaminated -- be it meat, vegetables, fruit, ice cream -- is enough to upset anyone. Blue Bell has been around for 100 years and this is the greatest crisis in the company's history. But it is just a company; what matters are the people and what happens to them if they get ill from a food-borne illness. Here's the reality: First, Blue Bell has done everything as they should in the aftermath of this news. The CEO has done a video expressing deep remorse about the health problems. He's been very direct about it and very clearly taken responsibility. I get so fed up with the playbook in corporate America where companies will do what amounts to a non-apology apology. That has not been the case here. In an era when nobody trusts institutions, they did it right. Second, Blue Bell shut down all plants and are going through a full protocol to make sure their equipment is properly decontaminated. Third, more and more companies are getting on board with a new method of food chain supply where foods are packaged and held. So after the items are produced, they will be tested before they're shipped to your grocery store. This is something Costco does with the food supplies coming to their stores. So the wonderful thing is that our food supply is on the cusp of getting a whole lot safer. The reality, as I said to my wife, is that the danger to our son or to anybody else is very low. Even if somebody is exposed to listeria, it's very rare they will die from it. So I know the Blue Bell thing is concerning, but this should not lead to panic. For Blue Bell, this crisis could destroy the company, but I suspect it won't because they are doing the right things. So I expect their reputation will heal in time.

4/24/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: The goal of everything I do is to help you keep more of what you make. That's why I was very disheartened to read a new survey that said a lot of high income earners are basically living hand-to-mouth. A survey by SunTrust finds one-third of higher income Americans live paycheck to paycheck with no savings. These are people with family incomes of \$75,000 or more, which is much more than most people make. The survey also found that even among those earning \$100,000 or more, about a quarter of those people can't make ends meet either! I know many of us have expenses that seem to be backbreaking. But the reality is we're talking about incomes that are much higher than the rest of the country. A lot of it has to do with how we're spending that money. SunTrust found the area that hurt a lot of people was eating out. Almost three quarters of higher income people who were not saving were spending big money out on the town. It's amazing to think that food alone would create financial hardship, but that's what seems to be a major factor! Here's what I say to you if you make higher than average income and there's never enough money: Deduct money from your paycheck first for savings and investment in your future before anything else. If you have a 401(k) at work, start saving money through automatic withdrawals each time you get paid. If you're saving nothing right now, start small. Save 1 penny. That's 1% of your income. Then every 6 months, step it up by one more penny. In 5 years, you're saving 10% and you'll change your future. See my investment guide for help getting started. And then if you need to, go to cash. No more plastic. No more reward cards. Just pay cash. I don't mean a debit card either. I mean actual green money. On payday, take out your money and that's what you live on until next payday. The psychological effect of seeing your wallet thin out as the week goes by has the effect of helping you live within what you're making! Of course, it's your choice. You don't have to do this. But if you're making more money than the average bear, and you have financial difficulties, well I say the anxiety and stress that it causes isn't worth it. Maybe it doesn't stress you out. So if that's the case, just keep doing what you're doing!

## CONSUMER / FINANCIAL / CHARITY

4/27/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: If you're a Millennial, chances are you're not keen on buying life insurance through the traditional channels. But that doesn't mean you don't need coverage, particularly when you experience major life events like marriage and children. USA TODAY reports that the insurance industry is facing a crisis when it comes to attracting new, younger customers. Fortunately, the Internet is going to offer you more options for buying coverage than ever before! Back in 2010, the percentage of households with life insurance fell to a 50-year low. We were in the midst of the Great Recession and people were skeptical of financial services professionals like insurance salespeople. Let's face it: The tried-and-true methods of agents visiting people in their homes to sell life insurance just didn't fit with Gen Y. So shopping for insurance has been seen as a complete pain by younger people. But that pain is about to go away...Now coming into the mix is the idea of buying through a website as an electronic agent. For people who are younger and never experienced a relationship with a real live agent, this is particularly appealing. That's where a website like PolicyGenius.com comes in. With PolicyGenius.com, you do a brief registration and then you answer a questionnaire that takes about 3 or 4 minutes. Some of the questions can be pretty intrusive, but you want to answer honestly so you can get the right quotes. What kind of insurance can you get quotes for? Level term life insurance, disability insurance, renter's insurance, and even pet insurance! You can have quotes emailed to you and nobody will ever call you, unless you want them to. Another similar site that won't hound you with calls from agents is Quotacy.com. Now it's even rumored that Google will get into price comparison on various insurance products. When you do get quotes, be sure you get quotes for level term life insurance. That's where you pay a set premium for a specified number of years (to replace your income in the event of your death) and then the policy and the premiums stop after that period. More info here.

4/28/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: After the 7.8 magnitude earthquake in Nepal this weekend many across America and the world are wondering how they can help. The death toll has surpassed 3,800 but many, many more are in need of first aid, water, and food. Massive relief programs are springing up from various aid groups worldwide. Unfortunately, even in the aftermath of something this horrific, scammers come out of the woodwork. Even before the Superstorm Sandy hit land in 2012 there were many, many websites dedicated to picking the pockets of the generous. It's an awful reality. In order to ensure that your donation goes to help those organizations that are doing good and making a difference you'll want to do a few things. First, check out our charity donation guide. There are great tips for vetting potential charities. Through sites like give.org you can even see how much of your donation is going towards the overhead of certain organizations versus actual ground-level work. This site is run by the BBB and they have a 20 point checklist that they use to verify charity organizations. Second, be very wary of giving to a charity organization that is brand new. A brand new non-profit could be a scam. Even if they aren't, it is unlikely they will have the expertise or the reach to have much of an impact. There's even a specific list of organizations that are raising money for Nepal relief efforts that's been put together by Give.org. It's a great place to start. Another great reference is Charity Navigator's list of highly rated charities. The breakdowns on Charity Navigator are really impressive and can really put your mind at ease that your dollars will be flowing to organizations that put them to good use on the ground with actual relief work. The images are harrowing and we all want to be able to help. Just make sure that you do your due diligence and watch out for the scammers that pop up.

## CONSUMER / FINANCIAL / CHARITY

4/29/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: LED bulbs will save you so much money over their lifetime that they are still a good deal at full price. Even so, purchasing your bulbs on deep discount is obviously the best way to go. Prices have been coming down quickly on LED bulbs. And the best deals we've ever seen have come around in just the last few weeks. Today, however, is the best deal in LED history. Five dollars usually marks a great deal on a 60 watt equivalent bulb. This new shatter resistant Philips bulb will normally cost that much. However, for the next 90 days, Home Depot is offering two of these name brand bulbs for \$4.97. Opt for in store pickup to avoid shipping fees (unless you want to spend more than \$45). The bulbs are back-ordered in many stores so you might have to wait a few weeks to pick them up. So while most LEDs will pay for themselves inside of 3 years, these will do so in less than half that time. The estimated yearly cost of one of these bulbs is \$1.02. That's crazy cheap. For comparison, a similar incandescent bulb would cost roughly \$7.23 over the year. If you were holding out for a price point that made stepping up to LED bulbs a no-brainer, this is it. As a side note, many LED bulbs purport to last for 25 years. These bulbs only claim a ten year lifespan. Even so, this is a deal worth jumping on.

4/30/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Some people use the excuse that doing a will is too complicated and too expensive for them to undertake. I don't buy that. It's true that if you have a complicated life -- maybe you own your own business and have built up a lot of assets or you have a blended family -- you'll need to go see a lawyer who specializes in wills, estates, and trusts. However, if you have a simple situation, I like the WillMaker software that you can pay around \$50 to use through Nolo.com. They do a great job of asking interactive questions to guide you through the will completion process. If you don't like WillMaker, LegalZoom.com would be another way to get it done on the cheap. If you get confused along the way as you're doing your will with an online service, I advise you to stop and see a lawyer. But if you want to just push through for piece of mind, it is much cheaper to have a lawyer review the will you've self-prepared than to actually prepare one for you from scratch. Lawyers get antsy when I talk about this because they think about every disaster that's ever happened when people have self-prepared a will. But the biggest disaster is not having a will at all. Doing a will is something you either have to be guilted into doing, or you have to hear a horror story about somebody's else experience. Think about Robin Williams, who died tragically by his own hand. Now there's battle royale over his estate because he had no clear will doling out his assets. So who's going to make all the money? The lawyers. His survivors will get some, of course, but a huge amount will go toward the lengthy courtroom battles. Now the people who are hurting in that family from his loss will hurt more as the long knives come out. Don't let this be you. Get a will in place today.

## CONSUMER / FINANCIAL / CHARITY

5/1/15                      1-3PM                      2Hrs

THE CLARK HOWARD SHOW: If you ever heard I stretch a buck just a little past the point of ridiculous, well, it could be true! Years ago, a listener called up after I had talked about the razor wars with Gillette or Schick rolling out their latest model with 14 blades or whatever it was at the time. I was making fun of their marketing ploys and high prices by talking about my cheap disposable razors. So a man calls me up who was an engineer and said that he had the real money-saving secret when it came to razors. He told me that by drying my disposable razor after each use, that would make it last for months or even years. Blades degrade from moisture, as the man explained, not so much from the actual friction or wear of shaving stubble. I tried blotting my disposable razor dry on a towel after each use. That's not the way the caller suggested I dry it, but I opted for a lazy man's approach and it has worked for me. (Others recommend using alcohol or a little drying machine you can buy at the drug store.) I found that with drying the blade on my towel, I could go 6, 8, or even 10 months on a single disposable razor. Then just last year, I was doing an affiliate radio station visit in Greensboro, N.C. and a morning show guy gave me "a lifetime supply" of 10 disposable blades because he thought my whole deal with using a razor for so long was funny. I started using the first of the radio guy's free razors, and now I have finally crossed the 12-month mark with it! In truth, the blade started declining about 6 weeks ago, and one day I actually did nick myself, but I wanted so badly to reach that 1 year milestone! I know this might all sound crazy to you. But if you're used to using a zillion dollar Gillette or Schick and you can stretch it for weeks or even months, we're talking about real dough you're saving. This is just 1 example of a way to make a difference in your wallet. That money feels better in my wallet than in Gillette's or Schick's.

5/3/15                      6AM                      30MINS  
5/4/15                      12AM                      30MINS

PERSPECTIVES: Ben Jackson, National Association of Letter Carriers, Angie Clawson, Atlanta Community Food Bank, Cameron Wade USPS | Tavis Smiley  
On May 9, the U.S. Postal Service and the National Association of Letter Carriers (NALC) sponsor a nationwide food drive to benefit Community Food Banks. In 2014, over 200,000 pounds of food were collected by local letter carriers or brought to post offices by Atlanta area residents in support of their communities. The United States Postal Service issued a new stamp in 2015 honoring Dr. Maya Angelou on the anniversary of her death. We talk with her longtime friend, NPR commentator and Activist Tavis Smiley, who has written about his time with Dr. Angelou, My Journey with Maya.

5/4/15                      1-3PM                      2Hrs

THE CLARK HOWARD SHOW: I am a big follower of DealNews.com and its accompanying app. In case you're not familiar, DealNews is a bulletin board of deals that's updated as they happen. Something I've noticed over the past year has been a lot of deals on older electronics -- either used (reconditioned) or the last generation of electronics. Both of my daughters are iPhone people on non-contract plans, one through Cricket and the other through T-Mobile. When their phones both died, I found them new phones through DealNews. Buying a new iPhone 6 would start at around \$650 and could easily go up to \$950. So instead, I found deals on reconditioned iPhone 5cs. They were less than \$200 each. By not getting the latest generation of technology, we saved hundreds of dollars! In a similar way, my producer Joel recently had his cellphone die. He loves HTC Androids, so he bought one generation back for \$350. The newest ones cost \$650. You can see the savings. This is the case over and over with the cellphones. It's the same story with iPads. If you go one generation back, you can save so much money. Right now, the Samsung Galaxy S6 costs around \$700. But the S4 is available for a couple hundred dollars. And then there are all the Chinese sellers like OnePlus One for \$299. I use a Huawei that I got for \$279 non-contract.

## CONSUMER / FINANCIAL / CHARITY

5/5/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: SunTrust has come into the crosshairs of the Consumer Financial Protection Bureau in the latest round of continuing fallout from the nation's robo-signing scandal. According to the CFPB, customers who lost their homes to foreclosure between Jan. 1, 2008 to Dec. 31, 2013 may be eligible to receive a share of a \$40 million settlement. That's an estimated 48 million people. If you are among them, you'll hear from the settlement administrator. In addition, SunTrust will also have to write down the interest rates and possibly even the principal outstanding balance on the loans of homeowners who are currently underwater. That action will take place over the next 3 years. Call SunTrust at 1-800-634-7928 for more details. The settlement, which is effective in all 49 states and the District of Columbia, amounts to \$540 million in relief to homeowners.

5/6/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Almost overnight, bonds have become the new haven for people looking for safe investments. But this much ballyhooed investment may not offer all the safe harbor you think it does. It's almost an automatic with human behavior that so many people zig when they should zag. If you go back to the bubble in tech stocks, people believed that values would just keep going up and up. At the time there were daily news reports about this or that tech stock that opened at \$20 and closed at \$300 after a day of trading. The NASDAQ went to a composite value of 5,000. Then, suddenly, the bubble burst and values fell. Following the tech bubble, we had the housing bubble. And now we're in the newest bubble -- the bond bubble. The financial press is all abuzz about bonds, which are essentially where you act like the bank lending money to businesses and different levels of government. People are always looking for an easy score or the safe zone. Stocks tripled in value since the low of 2009, which has led a lot of people to expect another big decline in value around the corner. That's led small-time individual investors to become convinced that bonds are neutral territory, tucked safely out of the line of fire from the volatile stock market. The problem, however, is that most people who buy bonds don't know how they work. Say I own a bond paying 2 percent interest. Then let's say interest rates go up to 3 percent. Suddenly, my bond becomes worth less. Why? Because if I want to sell, a buyer isn't going to want to buy it a price that earns them only 2 percent. They want to buy at a price that earns them 3 percent. So that means I have to discount my bond to the point that the buyer gets the equivalent of the current interest rate by buying my bond on sale. It's like a seesaw. As interest rate rises, the value of bonds goes down. If rates drop, then bond value goes up.

5/7/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: The Internet offers all kinds of ways to do things better, cheaper, faster. Now that promise is coming to the staid furniture industry. I'm very familiar with the furniture business. I had a relative who was a longtime member of the industry, and I saw how all the showrooms worked. Furniture was made in bulk, shipped, and stored in warehouses. The individual stores would stock what they hoped customers would want. It was very inefficient and you as a customer paid more because of it! There are a couple of startups bringing some fresh air to the field. I recently read about Joybird for residential furniture and OpenDesk for business furniture.

With both of these sites, you go on the web and order a piece of furniture. It is not made until you order. But this isn't the traditional custom furniture thing where you wait a long time for your order to be made and the cost is high. This is using modern manufacturing to make it quickly and get it to you. And it comes to you already assembled. So instead of the Ikea thing where you try to figure out how to assemble your purchase with these tiny tools, this comes to you built. Of course, it's not as cheap as Ikea in terms of price!

## CONSUMER / FINANCIAL / CHARITY

5/8/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Are you guilty of making what SmartMoney magazine calls "the dumbest investment move" in your 401(k) at work? I have never been a fan of putting retirement money in employer stock. Let me be perfectly clear: I believe only employers who do not value their employees offer company stock in their 401(k) plan. When you take your 401(k) money and put it in employer stock, it's like putting all your eggs in one basket. You're getting your paycheck from your employer and you're hoping to build up a healthy retirement on your employer's back. Doing it that way ignores that companies have a lifecycle just like people. They do well for a period and then they may lose their way over time. Think of a company like Kodak. They were a real blue chip stock going back in time. Now, they're bankrupt. Or consider GM, which was for decades considered the bluest of the blue chips. Well, they went bankrupt and are only alive and reorganized thanks to the kindness of the taxpayer bailout from you and me. SmartMoney reports that people who have access to company stock tend to put big chunks of their retirement in it. Yet you shouldn't feel loyal to an employer when they're disloyal to you. What you really want to do is diversify away from your employer. There's an even sadder punch line to all this. You have all these companies where the corporate chiefs try to pump up the stock for stock options by having employees buy in. Then what do they do? SmartMoney says they overwhelmingly sell company stock, not buy it. So they use you as cannon fodder to drive up the price of stock so that they can exercise their options as executives and make more money at your expense. Don't let them play you that way!

5/11/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Bicyclists who ride at night will soon be able to make themselves so visible to motorists in low light that fatal crashes might become a thing of the past. There's a collaboration of Volvo and a smaller startup that I read about called Life Paint. This is basically a reflective spray paint you spray on your bike, your helmet, or your running clothes if you're a runner. During the day, the spray is completely invisible. But if you are out at night, it makes you glow like a neon sign! As a runner, I often wear a construction vest with reflective tape when I'm out exercising during the shorter days of the year. The last two I bought were a buck each at the 99 Cent Only store. That one buck could be the difference between life and death. Remember, you have no chance if a car doesn't see you. So think this through, you don't want to be the most physically fit person in a casket.

5/12/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: If you're like many Americans, you may feel like what you've been paying for cell phone service is too expensive. Fortunately, it doesn't have to be that way. Several years ago, The Wall Street Journal reported data from the Labor Department that found household spending on telephone services rose 10% from 2007 to 2011 at the same time that it shrunk by 5% on entertainment and nearly 20% on vehicle purchases. A lot of the run-up in what people were paying could be attributed to having an iPhone through AT&T and Verizon. I hear all the time from people who say they can't leave their cell phone carrier because they're "under contract" or "have a family plan." The reality is you have to start planning your exit strategy now, regardless of where you are in your contract. If you have a fancy smart phone, especially an iPhone, you can sell it on eBay and probably get enough money to cover your early termination fees. Carriers like T-Mobile will pay your early termination fee all the time and Sprint has run an offer like that in the past. You've just got to keep your eyes open. So leave AT&T and Verizon to the big fat cats in corporate America! If you need to watch your wallet, you need to migrate away from them. (Sprint and T-Mobile are in their own orbit and can in fact offer some deals for families.) In general, you'll get a better deal from any of the Big 5 discounters: Straight Talk, Boost Mobile, Virgin Mobile, Cricket, and Metro PCS. They offer smartphone service that's effectively less than half the cost per line than AT&T or Verizon.

## CONSUMER / FINANCIAL / CHARITY

5/14/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: We're still in the early innings of the 2016 presidential race. Yet there's already a lot of talk about Social Security. How we going to pay for it down the road? With our aging population, we're facing a situation where we're going from 9 active workers for every 1 Social Security recipient to a 2:1 ratio if the demographic estimations are right. That's a stark contrast. How do you keep the promises with that new math? The rich are being seen as both the villain and the solution. Both the GOP and Democrats want the rich to solve the math problem. But here's the reality: There's not enough coming in from the paychecks of the rich to deal with this demographic time bomb. And that's even if you took every penny they earned and diverted it to Social Security! Then there's the issue that's been raised about the rich getting unfair amounts of Social Security themselves. The Washington Post's Allen Sloan ran the numbers and found that in reality the typical wealthy person who gets Social Security benefits has paid in much more than what he or she will get back in benefits. Using himself as a test case, his research shows the "rich" get back between 50 and 75 cents on every dollar they paid in. So are the rich taking an unfair share? No, they are not. Sure, there are other issues that we deal with when it comes to income inequality in the US, but I'm only talking Social Security here. The other thing is Medicare. The average Medicare recipient gets \$3 in benefits for every \$1 they paid in over a working lifetime. So we have math for our 2 aging programs that just doesn't add up. That means we will have to make adjustments in how we handle Social Security and Medicare. The sooner we make them, the easier the transition will be, and the less it will hurt people. Because if the can just keeps getting kicked the road -- a favorite Washington phrase -- it becomes more painful with every step for an aging population. So looking for every answer from the 'rich' is taking time away from looking for serious solutions. Here's the cold truth: Either taxes will have to go higher to maintain the current level of benefits -or- the benefits are going to have be reduced -or- some combo of the two. There is no magic rabbit to pull out of a hat, no matter what the politicians like to say about government waste and inefficiency.

5/15/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: With all the focus on cruising right now, I want to tell you how to score the real deals! The number one rule right now about cruising is be flexible with your schedule. The week you go will control how much of your wallet you leave behind on the ship. The same exact cabin could cost you as little as a third one week what it might cost you the very next week. When you're looking to buy a deal, what you should do is pull up the ship you want to go on and look at the cost week by week. Look for any dramatic movements up and down in price. In the past, the rates were like a wave; now they're like a yoyo. You want to pounce on those low-cost weeks if your schedule allows. In the past, I've told you about CruiseCritic.com (for user reviews) and CruiseCompete.com as ways to get the inside scoop and deals on cruising. Now I want introduce you to a website called VacationsToGo.com. On VacationsToGo.com, they're listing amazingly low-priced cruises for ship after ship, date after date. You'll even find deals that are extraordinarily cheap through June. For example, I saw one cruise to Alaska in June that was being offered for 80% off. One final caveat, though: If you're buying your very first cruise, don't buy online. I only recommend that experience cruisers buy online. If that's not you, buy from a real live cruise specialist at a travel agency and rely on their expertise. A good agent will ask about your interests, hobbies and what you like to do in your spare time. Much like people, cruise ships have a definite personality and a cruise agent can help you to find the right fit for yours.

## CONSUMER / FINANCIAL / CHARITY

5/18/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Americans are keeping cars the longest we ever have since the automobile was invented. The average age of a car on the road today is around 11.5 to 12 years, depending on whose numbers you believe. That is a major change from historical norms. If you want to keep your car on the road a long time, Consumer Reports has just published this list of the 10 cars that most often last their owners for 200,000 miles or more. Two brands account for every single vehicle on this list. They are all Hondas or Toyotas! Toyota Prius; Toyota Camry (4 cylinder); Honda Odyssey minivan; Honda Pilot; Toyota Corolla; Honda Accord (4 cylinder); Honda CR-V; Toyota Sienna; Toyota Highlander; Honda Civic sedan. When Consumer Reports does its automobile surveys, it look at wide swaths of wheels on the road. There are 1.1 million cars in the most recent auto survey! So you're getting exhaustive data from their surveys. What they do is the widest survey of automobile ownership done just about anywhere in the world ever. So these vehicles are the absolute champs of vehicles that stay on the road. Having said that, the overall reliability of all cars is beyond extraordinary these days. It's just that if you want the best of the best, you probably want to stick with these vehicles.

5/19/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: People are moving again in larger numbers and it's a good time to take a look at how to hire a reputable mover. The price quotes in the moving industry are dictated heavily by supply and demand. You'll generally pay a premium if you have to move on the last 3 days of the months or the first 3 of the month -- basically, when everybody wants to move! Try going middle of week, middle of month instead. If you're hiring professional movers, the first step is to check the moving company's history. State governments maintain a database of moving company complaints. Make sure they are properly registered in your state and the complaints are at a minimum. Then go to [Moving.org](http://Moving.org) and look for "ProMover" certified movers. These companies will generally have a vetted dispute process in place should a problem arise with their service. Before the move, you'll need to purchase optional insurance from the mover that covers replacement value should something go missing or get destroyed. By law, your property is not insured unless you buy this cheap and necessary insurance. (One caveat: Check with your auto insurer to see if you have any coverage on a smaller truck rental.) In some state-to-state moves, you have to be particularly aware of some companies that might try to "hijack" your possessions for a large ransom. This happened to a recent caller, who was asked to pay \$50,000 to get his household goods back. All the more reason to assure you're working with a reputable firm. But the most important thing in a state-to-state move is to request a "binding estimate," which is the maximum you will pay for moving your goods. Normally the industry just gives you an "estimate," which means nothing in the end, as they could ultimately charge you anything they want. The best moving companies, however, will be forthcoming with a binding estimate when you ask. Meanwhile, if you need your belongings delivered by a certain date, you need to put a delivery date in your contract with high penalty fees on the mover for every day that your delivery is late. It may make the quote more expensive, but it's well worth it if time is of the essence. Finally, the best choice may be to put your moving job out for bid on a site like [UShip.com](http://UShip.com). Movers will bid on your job to drive down the price in a reverse eBay sort of way.

## CONSUMER / FINANCIAL / CHARITY

5/20/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: There's an emerging problem with the Starbucks app and stored-value cards that could drain the money out of your account or worse. One in 5 purchases at Starbucks is now made using the app. Because the chain tends to attract a higher-income customer, that has made the app a big fat target for criminals. The latest breach is seeing criminals try one password after another after another until they can break in and empty accounts. It's what's known as a brute force attack in hacker terminology. In the simplest scenario, the money is drained from your app or your stored-value card. But in a more malicious turn, if that app or card is tied to your checking account, that could be drained too! Here's a tip: Turn off automatic reload if it's something you have set up. And never tie any app or stored-value program into a debit card. Do it to your credit card only. Starbucks is now saying that if you find money vanishing from your account, they will restore it. Starbucks has gotten a lot of heat for not locking you out after 3 wrong password attempts. Ditto for not having "two-factor authentication" or "two-step authentication." But with all the scrutiny being thrown their way, I'm expecting they'll get on board with these measures shortly. Two-step authentication is where you have to go through an additional step to authenticate who you are when doing a transaction. The most common type of second-layer authentication is something you may be familiar with from the banking world. It's a security token (FSR token or fob that you carry with you) which you can get by calling your bank or brokerage firm. The security token generates a 6-digit code that changes every 30 seconds. So when you log in, you enter your username and password as usual and then also the latest six digits from your token. Another way to have second layer of authentication is to have a verbal password put onto your account. But note this well: When you call your bank or brokerage firm, they will \*not\* give you any prompt to remember your verbal password -- so you've got to be sure you have it memorized.

5/21/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Amazon is now responsible for around 4% of all retail business in the United States. That's huge for one player. Most of the purchases are from people that pay \$99 for Amazon Prime with its lure of free 2-day shipping and access to a streaming library. Yet with that convenience comes tradeoffs. The Financial Times of London now reports less than 1% of Amazon Prime members ever comparison shop anywhere else. When they want to buy, it's Amazon and done. Their order ships Prime in 2 days and that settles it. Because of that loyalty, Amazon has been able to steadily raise prices quite a bit and can do so precisely because their customer base is not price sensitive. But competition is coming. Walmart is launching its own equivalent service that will offer free 3-day shipping for \$50 a year. Walmart will roll it out slowly in several cities as a kind of beta test so they know they can run an efficient operation. So if you're willing to wait that extra day for delivery, I am expecting the prices will be significantly lower vs. Amazon Prime. If you're among that rare percentage of Amazon Prime shopper who is price sensitive, I have another suggestion. Try Jet.com instead. Jet.com is a paid premium startup that's still in beta and requires an invitation. But you can get the first 6 months for free. One new study found that Jet.com has lower prices vs. Amazon a whopping 94% of the time! Jet is also designed so that the more you shop, the less you pay. So they reward loyalty with lower prices. The reality is Amazon is king of the hill for online commerce. So you can expect a lot more of these potshots. And today, when you want to take on Amazon, you take them on by attacking price point because they've become pretty easy to beat on that playing field!

## CONSUMER / FINANCIAL / CHARITY

5/22/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Have you heard about the \$9 computer from Kickstarter? It could revolutionize the way we do computing. C.H.I.P. is a mini-computer chip that is actually like the guts of a computer. You have to plug a monitor, mouse, and keyboard into it. So you still need to spend money on that hardware, which could drive the total cost up. Or you could just use your existing hardware and pay nothing extra! Next Thing Co. was seeking \$50,000 to realize the dream of this project. They wound up getting over \$1 million from backers. Here are some of the specs on C.H.I.P.: 1-gigahertz processor; 4 gigs of storage; 512 megabytes of RAM; Linux operating system.

If you think about what's happened with tech, price points are always getting cheaper and the size of computing is always getting smaller. I recently saw \$14.99 fitness trackers in a store. Some 18 months ago, a rudimentary fitness tracker would have been \$150 and that's at the low end. But the technology has become so cheap. A lot of we pay for is bells and whistles. C.H.I.P. isn't supposed to ship until late 2015/early 2016. Meanwhile, I'm betting laptops will be under \$99 this Black Friday. I have no proof of this; it's just a hunch based on the trend of price points I'm seeing. You may recall my prediction several years ago of \$99 tablets on Black Friday. Well, I was wrong then. But now tablets are commonly available at \$50. And this \$9 computer that so many people are asking me about is a real legitimate thing, not a scam.

6/1/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: If you like cheap, you're going to love these apps I've been testing. Wish and Geek are two apps that offer opportunities for you to buy direct from Chinese manufacturers on the cheap. I'm talking about everything from watches, athletic gear, selfie sticks, shoes, clothing, toys, sunglasses and so much more. And all at prices so cheap, you think they're a misprint! The one thing you need to know about buying through these apps is that shipping can take a month or longer. So this is definitely not for the Amazon Prime crowd who expects to get what they ordered in 2 days! For Chinese manufacturers, reaching the American consumer is costly. Chinese manufacturers have to go through operators in China. Then the operators work with the wholesalers, who eventually work with retailers who ultimately sell the goods to you. So there's at least a double markup. These apps cut out 2 levels of middlemen. The goods are off-brand goods, but not counterfeits. In fact, Wish has a strict zero-tolerance policy against counterfeit product listings. The system is entirely self-policing. Merchants have to submit take-down requests for product listings that infringe on their intellectual property. Then the listings are reviewed and removed promptly if need be. Yet at the same time that you have apps like Wish and Geek, more and more Americans want to buy American. In fact, the higher up the income ladder someone is, the more likely their focus will be on buying American. As for me, I never think to look at the label on clothing to see where something is made. It doesn't even cross my mind. That admission might make you mad at me. And if that makes you mad, then me talking about these apps is probably infuriating to you. But if you like ultra-cheap prices and can be patient as you wait for your shipment, these apps are for you!

6/2/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: More and more baby boomers are experiencing premature hearing loss from exposure to loud sounds. The unfortunate thing is that many of them may be freaked out by hearing aids and are not willing to use them. I know someone who's slightly younger than me who has enjoyed loud music all her life. Finally it got to the point that she couldn't hear conversation clearly. When she finally decided to get a hearing aid some time ago, it dramatically improved her life. There are many kinds of hearing aids and many different price ranges from really inexpensive to several thousand dollars per ear. I've earned the ire of a lot of professional audiologists who hate me for telling people to go to hunting shops like Bass Pro Shops and Cabela's and buy devices for hunters that are essentially hearing aids. You'll pay anywhere from \$12 an ear to a few hundred dollars per ear -- a fraction of the cost you'd pay to get one from an audiologist. The audiologists complain that someone could mask a problem that may need serious medical treatment by getting such a self-serve hearing aid. So there's a definite caveat to my advice. I once got one of my relatives a cheap hunter's hearing aid. She was as unhappy with the cheap one as she was with the one that cost thousands of dollars. There's obviously no magic bullet here.

## CONSUMER / FINANCIAL / CHARITY

6/3/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Years ago, credit unions weren't the best place to look for a mortgage. But that was then and this is now. Today, credit unions are a great source for mortgages, especially if you're looking for something more creative. For first time homebuyers, Navy Federal Credit Union offers fantastic deals, perhaps the best in the country. That's why they recently did \$1 billion in closings in just one month! As a whole, the credit union industry has quadrupled its share of mortgages since the Great Recession. Credit unions make sense particularly for shorter term loan or mortgage refinances like 7 years, 10 years, and 15 years. Many have low or no closing costs in return for bumping up the interest rate just a bit. Pentagon Federal Credit Union has some unusual loans that you typically won't find from a bank or mortgage broker and could save you money in the right situation. For example, they have a 15/15 ARM. It's a 30-year loan, but the rate is only fixed for the first 15 years. You get a lower interest rate than you would with a traditional 30-year loan. And because the typical person keeps a loan for around 7 years, this can save you money. If you do stay put in the house, the loan resets at prevailing rates 15 years down the road. Other credit unions are offering a 5/5 ARM. The rate is set for 5 years at today's rate, but unlike a 5/1 ARM, the rate resets five years down the road and stays put for another 5 years. For many people, these rates would work very well too. When it comes to mortgages, the difference between a credit union and a bank is the credit union wants you to get out of debt, while the bank wants you to stay in debt. So credit unions do more creative products with the whole design being to get you debt free instead of paying the bank forever and ever.

6/4/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Oh, the poor beleaguered debit card. If you carry one and use it at a gas station, you are asking for trouble! It's not a matter of "if" you'll get into trouble, it's only a matter of when... If you do "pay at the pump" and you use debit, the gas station will put a giant hold of \$100 to \$150 or more on your card. You may only pump \$20 of gas! But many times that hold won't be released for days, and your checking account reflects that \$100 or more hold. If you bounce a check because of that hold, your bank won't cut you any slack. So if you need to use a debit card, go inside and present the card to the cashier. I know that defeats the whole purpose of pay at the pump. But that's the only way to be sure you'll only be debited the actual amount of gas you pump, rather than the \$100 hold. The other disadvantage for debit card users is the plague of fake PIN readers. Criminals will put a device called a skimmer that is barely recognizable over where you put in your card. They use that to capture the transaction data from your card's magnetic strip. And then they have tiny digital camera to record your 4 digit secret code as you enter it. Equipped with that info, the crooks can then duplicate your card and empty your checking account. When you complain to your bank, your bank treats you as the criminal. It's ridiculous. So the reality is debit cards are not secure. Even more infuriating to me, as the banks rush to replace old credit cards with newer cards that have a chip, they are stalling on replacing people's debit cards. That's because the burden with a debit card falls on you, while the burden with a credit card falls on the bank. I know lots of people love their debit cards, so just know there is a lot of hazard that goes with using one!

## CONSUMER / FINANCIAL / CHARITY

6/5/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: If you think I hate all annuities, that's not exactly correct. There are 2 kinds of annuities I love, but that you'll almost never hear anyone discuss: Life or immediate annuities and longevity annuities. When you retire, you may not have enough money to provide for your monthly needs from savings. So there are companies that turn a supply of money -- you typically need a minimum of \$100,000 -- into a lifetime stream of income. Immediate payout annuities are entirely legitimate, but they have so little in the way of commissions that they're never pushed by salespeople. Be sure to get a quote for an immediate annuity from ImmediateAnnuities.com. If you have military service, you'll also want to get a quote from USAA and maybe TIAA-Cref. One knock that I often hear is, what if you pour all your money into an immediate payout annuity and then you die next week? It's true that all the money will be gone and there will be none for your heirs. Opt for a special provision called "period certain," which means that you'll get a guaranteed payout (typically for 20 years) even in the event of your death. Your monthly benefit will drop by about 10 percent if you take the period certain option, but at least it provides something guaranteed to your heirs. Longevity insurance, meanwhile, is a simple insurance product you buy that doesn't start paying a living benefit until you hit 85! The idea is that with a longevity policy in place, you could plan to blow through all the cash in your retirement plan through age 84. Because the minute you turn 85, you get a check every month for as long as you live. Insurers offer a great benefit on longevity policies. Why? Because they know from actuarial tables that most people who buy the policy won't live to receive any money. But if you do live to age 85, you get that nice monthly check. You won't hear a lot of insurance agents talk about longevity policies because the commissions on them are so small. But they can be a great idea for so many situations where people might otherwise outlive their money. If you want to explore the idea of buying a policy, ask the agent for "the insurance policy that doesn't pay any money until age 85." They'll know what you mean; different people call it a different thing, but they'll know what you mean based on that description.

6/8/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: In the aftermath of Hurricane Katrina, I gave warnings about flood cars entering the used car market. At that time, hundreds of thousands of vehicles were rebuilt and had their titles "washed." But this is really a recurring problem that happens anytime we have a major hurricane season or flooding. Now we've had terrible flooding in Dallas, Colorado, and other parts of the country. If you've seen any of the video of the tragic loss of life and families torn apart, you know what I'm talking about. Following any round of extreme flooding, you always have the dishonest people who take flooded vehicles into certain states where they can easily "wash" the titles. That action removes any evidence that the vehicle was ever in a flood. Cars with washed titles can then be sold to any dealership across the country that either doesn't know or doesn't care that they're buying a flood vehicle. These cars often end up in the hands of "curb stoners," which are illegal dealers who run ads in the paper. They pretend they're selling their sister's car or their mother's car and they hope you don't know what they know. About 20 percent of these cars go to unsuspecting people overseas. The other 80 stay right here at home. To the naked eye, there's no telling that anything is amiss with these cars. But you'll know you've got a flood car when you encounter failed electrical systems throughout the vehicle. There's only one way to protect yourself: You must have the vehicle inspected by a diagnostic mechanic before you buy.

## CONSUMER / FINANCIAL / CHARITY

6/9/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: New data shows that job openings are at the highest level since records started being kept at the beginning of the millennium. Job openings stand at 5.4 million for April, the most recent month for which data is available. So employers are busy looking for workers. Now, I know that the shock of layoffs, fewer hours, companies closing, and all the rest has left a lot of workers with PTSD. And for those coming out of school in the last 6 years, there's got to be a lot of skepticism as well. But that's looking backwards. We're at an inflection point when the job market has turned. The unemployment rate is much lower than it has been. So we are moving into a time period when you will be able to squeeze more pay out of the boss. Some big corporate dinosaurs have gone to pay caps -- where raises are capped at whatever arbitrary number no matter how good of an employee you are -- but that won't fly anymore. That kind of culture is done. If the boss doesn't believe it, he or she will see turnover and face the cost of having to find, hire and train new workers. Now, not every single job category or employer will be afraid of you going somewhere else. But it is a new present issue and you have more control as an employee. So what should you do if your paycheck is not as beefy as you like? The real power in the marketplace comes from you going out and testing the waters. See what other opportunities may be there for you. The best scenario might be this: You find another company that values you more, but you love where you are. So then you go to your boss and say, 'I love working here, but I've been offered \$XXXX more money...but I really want to stay here. Can you work with me?' Unless you find what your market value is, it's an empty exercise trying to get more money out the boss. Yet the opportunity out there is greater and greater.

6/10/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: So Apple has made a big announcement about its new music service. With iPhones having around 40% of the market, there's no doubt it will be an instant success. Apple Music will be priced at \$10 a month, except there's a great offer for families. Families will pay \$15 a month for up to 6 members. That's a tremendous offer when you think about it. One thing I don't like is that Apple specifically is not going to offer a free ad-supported version of Apple Music. That's scary to me. Most people love having Pandora or Spotify with their ad-supported models. Spotify does great job getting you to pay subscription fees, but they have the free service if you want. I love having choice like that. For iPhone users, the reality is you do not have to go to Apple Music. If you're happy with Pandora or Spotify or any similar service, keep using it. Don't get sucked into blowing \$120 a year. That may not be a lot of money to you, but it is to me. That's just how I've always been! So much of business today is about getting you to pay monthly subscriptions. It seems so small \$5 here, or \$7 there, or \$10 somewhere else. But over the course of time that's real money. If you always feel like wallet is being too squeezed, take a look at your monthlies and see where you can dial back. Meanwhile, if you're an Amazon Prime customer and already paying \$99 annually, they have a robust music service for you. Prime customers tend to know about the streaming service for TV, but they draw a blank on the free music side of the equation. So don't pay extra elsewhere; it's already baked into the cake of Amazon Prime!

## CONSUMER / FINANCIAL / CHARITY

6/11/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: You wouldn't turn down a pay raise at work, right? Yet chances are you could be leaving free money on the table at your employer. A recent FinancialEngines.com survey finds that 1 out of every 4 people don't pick up the full company match in their company's retirement savings plan. And that's effectively like turning down free money -- \$1,300 on average each year, according to the survey! About half of all Americans work at a place where there's a retirement savings plan like a 401(k). Many employers will even match your contributions, maybe dollar for dollar on the first 3% or 5%, or 50 cents on the dollar up to 6 percent, as just two examples. That match is the equivalent of an automatic pay raise. No need to ask your boss, get a good quarterly review or hope your company has a good year so there's money for a raise! Shockingly, though, 25% of people do not put in enough money to get the full match from an employer. If you are among those people, I would love for you to go through a re-evaluation in your own head. Tell yourself, "I'm doing a good job, so I deserve a raise. And my employer will just nod and agree!" Then simply change your contribution rate -- either during open enrollment or any other time when you're allowed to -- to pick up the full company match. The most common rationale for turning down free money is, "I can't afford to save any of my paycheck because..." Yet the reality is that except for those living below the poverty line, the way we spend at least a portion of our money is really a matter of choice. There are always things we do with money that are discretionary. So why not change your discretionary spending habits so you can invest in yourself and get an automatic pay raise?! Don't be intimidated by the whole process. My investment guide will walk you through the process. Remember, if you don't save for retirement, it doesn't get done.

6/12/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: For as far back as I can remember, whenever somebody called me to ask about disability insurance, I've talked about the advantage of you owning your own policy vs. getting your disability insurance through your employer. Now I have to modify that advice. Through our working lifetime, we are 3 times more likely to become disabled than we are to die before age 65. At the same time, people have historically been more likely to buy life insurance, not disability insurance. Someone I respect immensely -- James Hunt of the Consumer Federation of America -- says that I'm sending people down the wrong path in recommending individual policies over group policies. He told Money Adviser that disability insurance has morphed into an "upscale product" that's very difficult and expensive for people of average means to buy. Hunt didn't give a number, but I will: I'm now recommending that you only buy your own disability insurance policy if you make north of \$200,000 a year. If you make less than \$200,000 like most average Earthlings, then you want to take the group disability policy through your employer. Too often people will skip buying disability insurance and think that Social Security disability will help them if needed. Social Security disability won't help. It doesn't pay a big benefit and it's much more difficult to qualify for than a group policy provided through your employer. Of course, this is one of those things you hope you never need to draw on. But you'll be grateful if you have it through your employer because it will protect your loved ones and you as well.

## CONSUMER / FINANCIAL / CHARITY

6/15/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Forget about "United Breaks Guitars," the hit YouTube video made by a disgruntled musician when the airline trashed his axe and refused to compensate him. Now United is taking heat for leaving customers stranded in unheated military barracks! During a flight from Chicago to London, a United plane experienced mechanical problems and has to make an emergency landing in a remote part of Canada. While the crew was put up in a hotel, the passengers were brought by bus to the spartan accommodations of a military installation as the temperature dipped near freezing. Social media, as you can image, blew up when people started Tweeting. The United passengers ultimately arrived in London some 30 hours late. Meanwhile, speaking of London, I don't really know what to say about this next story! A British Airways flight en route from London to Dubai had to be turned around because of a passenger with a bad tummy. Someone apparently made the bathroom so smelly that passengers couldn't bear it!

6/16/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: If you're an entrepreneur or run a small business, you know you have a lot to think about. Fortunately, there are a couple of free solutions that could let you put payroll and human resources on auto-pilot. Is compliance with federal regulation hampering your ability to run a small business? There's a free solution for compliance and so many other human resources issues out there that you should know about. Dealing with benefits, payroll, health insurance, and compliance issues is a hassle and a big expense for small businesses and entrepreneurs. Enter a company called Zenefits.com. This Silicon Valley startup automates all the moving parts of human resources. The free offerings are subsidized by commissions the company earns on acting as a health insurance broker to small businesses, according to The New York Times. Zenefits is a direct head-on challenge to industry incumbents like ADP and PayChex. In fact, ADP has been blocking clients that also try to use Zenefits. When the Zenefits CEO mouthed off about this, ADP hit him with a slander suit. But the funny thing is, by ADP making a big stink about this, they're just bringing more publicity to Zenefits! Regardless, the question with Zenefits is, how is the customer service? If something goes wrong, how do they deal with it? I haven't used Zenefits for my own company yet...but I'm thinking about it. The neat thing is even though Zenefits is a licensed broker for health insurance in all 50 states, you are under no obligation to buy anything from them. There are no gotchas. You can just use their HR suite of free software and nothing else from them.

## CONSUMER / FINANCIAL / CHARITY

6/18/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: With all the technology out there for home buyers and sellers, do real estate agents really matter anymore? For buyers, the research you can do online and with your phone is amazing. Apps like Redfin and HomeSnap will let you drive down a street, pull out your smartphone, aim it at a house and snap a picture. Based on your GPS coordinates, the apps will tell you almost everything about that property. You don't even need to know which street you're on! So the information revolution is empowering people who are looking for a home. At the same time, a Choice Home Warranty survey found that more than two-thirds of Americans don't trust real estate agents. Real estate agents are salespeople. They try to get the deal done. Sometimes an agent has to be part shrink and part salesperson to shepherd a deal across the finish line. Maybe times you may feel like an agent is not there for you because they try to get the deal done. So time and time again, I get the question: With all the technology out there to help you and get you listed on the MLS, should you do a FSBO (for sale by owner)? My answer depends. If you have the personality of a merchant and can embark on a well-planned sales and marketing campaign; if you can drop everything to sell the home; if you can have thick skin when a potential buyer looking at your house disses your decorating or whatever it may be, then maybe you're OK to try to sell your home yourself. But selling your home yourself is more than just getting a "HOME FOR SALE" sign in the yard. You need to have a sales plan. And be smart about it: Even if you're trying to cut the commission out, always put 'Agents Protected' on your sign. If you're going to go the strict FSBO route, you can list your property on the MLS free of charge and get more info on sites like Owners.com and FSBOGuide.com. A compromise might be other alternatives out there like the hybrid services from RedFin and YourIgloo.com (a flat-fee MLS listing service) that allow you to pay fees or much lower commissions for a package of services or for individual services. For example, maybe you're busy and want the agency to do a showing for you, then you pay a fee for that. I think the hybrid methods beat the true FSBO route.

6/19/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Do you take herbal supplements? The sad news is you might not be getting what you pay for! The attorney general of New York State tested a variety of herbal remedies at Walmart, Walgreens, Target and GNC. Four out of 5 products did not contain \*any\* of the herbs listed on the labels, according to The New York Times. Instead, they contained other ingredients that could be life threatening to some people. (Each retailer has pledged to cooperate, more or less, with the attorney general in an effort to improve the safety of consumers who take herbal supplements. Walgreens, in particular, is removing all the tested products that failed from all stores across the US. That's been the most strident response so far.) The thing is, these are not isolated results. This is a common problem that's been detailed again and again. In a 2013 study published in the journal BMC Medicine, Canadian researchers tested 44 bottles of herbal supplements bought in Canada and the United States. A full one-third of the samples tested were adulterated; they did not have any of the key ingredients they promised. Cheap fillers like rice, soybean, and wheat were used in place of actual ingredients people were paying big money to take, according to The New York Times. (The study's authors decided \*not\* to reveal any product names to avoid singling out a sole company.)

## CONSUMER / FINANCIAL / CHARITY

6/22/15      1-3PM      2Hrs

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. Consumer Reports has named 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. In the top spot, you have Amica Insurance followed very closely by USAA Property & Casualty, two of my longtime favorites. Just a hair behind them are Auto-Owners Insurance and Erie Insurance Group, two companies that have 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 of the rankings, the lowest rated insurers in the country are Allstate Insurance and Farmers Insurance, in a tie. Just a hair above them were American Family, California State Auto Group, Liberty Mutual, and Travelers. Firmly in the middle of the pack you have State Farm, Hartford Financial Services, Metlife Auto & Home, and Nationwide Mutual Insurance Company.

6/23/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Thinking about shopping your auto insurance? A new Consumer Reports tally reveals the best auto insurance companies. Car insurance ads on TV promise accident forgiveness, vanishing deductibles, and other selling points. But those features are just a side show to the main act, which is a company's reputation with satisfying customers after a claim is made. According to Consumer Reports, the top 2 insurers are Amica Insurance and USAA Property & Casualty, two of my longtime favorites. Just a hair behind them is New Jersey Manufacturers Insurance Company, a company that's never much been on my radar. And in the No. 4 spot, you have Erie Insurance. On the flipside, among the lowest rated auto insurers in the country are Allstate Insurance and Farmers Insurance. Just a hair above them you'll find Travelers, Metlife Auto & Home, and Liberty Mutual, among others. When it comes to car insurance, be sure the deductible you have isn't too low. Having a low deductible pushes premiums higher. It could also tempt you to make a claim for a small incident that will leave you in trouble with insurers going forward.

6/24/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Eyeglasses don't have to cost hundreds of dollars. Goggles4U.com is doing a today-only deal that offers complete prescription frames and lenses\* delivered to your door for just \$9.90! Visit Goggles4U.com and complete the registration that pops up or simply use coupon code WELCOME990 when you check out to take advantage of this offer. If you plan on ordering, get your vision checked by an eye doctor first to get an updated prescription. You'll also need to find out your pupillary distance (P.D.) — the space between the center of your pupils, expressed in millimeters. Certain frames will not work with certain P.D.s because the center of the lenses will either be too wide or too narrow. You need a fit that's just right. If your P.D. is already noted on your prescription, you are good to go. If it's not noted, many doctors will provide this information upon request. If not, here is Goggles4u's guide to calculating your pupillary distance. Some optometrists reportedly may try to charge up to \$20 when you call to ask for your P.D. Though here's a thought: If you've had glasses filled at Costco in the past, give them a call and they'll give you your P.D. for free! Goggles4U is just one of several websites that generally offer prescription eyeglasses starting at \$6 to \$10 per pair with normal shipping costs of \$4.95. Other competitors include EyeBuyDirect.com, GlassesShop.com, and the granddaddy of them all—ZenniOptical.com. How can all these sites offer prescription eyeglasses at such low prices? Well, I know Zenni grinds its lenses in communist China and offers absolutely no service after the sale. That's led some of my listeners to become disenchanted with Zenni. But I've used them multiple times and never had a problem.

## CONSUMER / FINANCIAL / CHARITY

6/25/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: A supermarket clerk in Washington was able to stop a woman from losing thousands in a scam. MyEdmondsNews.com reports a 54-year-old woman approached a Safeway clerk trying to buy \$2,400 in prepaid cards. But the clerk smelled something fishy. Upon questioning, the woman revealed that she'd received a call from a man who claimed to be with the IRS contacting her about an unpaid tax bill. Worse yet, the man claimed to be holding the woman's daughter hostage and threatened to kill her if she didn't pay up. The clerk became suspicious and contacted the police who were able to determine the woman's daughter was safe, and that this was all just a horrible scam. I love this story for so many reasons. First, I adore that this employee took time to more than serve this customer and save the woman's money. Second, kudos to the police for stepping in so quickly. But as always, the criminal was not caught. Impostor scams are one of the fastest-growing areas of fraud, according to the Federal Trade Commission. The IRS will \*never\* contact you over the phone about back taxes. Be careful out there and thank goodness for the actions of one commendable supermarket clerk and the proactive police work that brought this to a happy ending.

6/26/15      1-3PM      2Hrs

THE CLARK HOWARD SHOW: Are you getting the best price when you shop online? Follow these simple steps and you'll be able to score the real deals! 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. A recent Wall Street Journal analysis of prices on a high-end microwave was particularly revealing. The pricing changed nine times in a single day from \$899 to \$744. Not on a similar item -- on the same exact item. Even within an hour, price can change three times from the same online seller! So the price is not necessarily the price. Most people won't obsess to the degree of checking prices nine times a day. At the most, they'll just comparison shop once among two or more websites. 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 an easy way to see if a quoted price is a deal or not, there's a website called DealNews.com that will identify deals based on a 5-circle system. DealNews is, hands down, my favorite website for shopping deals. Another alternative would be to install a browser plug-in like Invisible Hand that automatically pops up an alert while you're shopping if a better price is available on another website. Then I've seen a slew of newer websites come along that you can add to your arsenal of strategies to land a deal. Nifti.com is a website that will track an item for you and let you know the price trends. Should you buy now or should you wait until prices drop? This website lets you see which way prices are headed. Ever been frustrated by coupon code websites with codes that don't work? CNBC.com reports that Chippmunk.com says they will not publish any code that is not valid at the time. If they can deliver on that, that's going to be huge! For grocery shoppers, there's also a site called Checkout 51. It's like a cash-back program for supermarkets. This app lets you save on the brands you love: Get new offers weekly, buy from any store, snap a photo of the receipt, and get cash back once you have a minimum of \$20 in rewards! Finally, there's one of my favorite old standbys for Amazon customers. Shoppers can typically get a better deal if they put something in their cart and then abandon it before the final purchase. That usually signals to Amazon that you're willing to walk away and triggers a lower price the next time you put it in your cart to checkout. Give it a try!

## CONSUMER / FINANCIAL / CHARITY

6/30/15      1-3Pm      2Hrs

THE CLARK HOWARD SHOW: Millions of employees could be eligible for overtime for anything worked over 40 hours under new proposed OT rules. But all the ballyhoo about the change overlooks one important factor. About a month ago, I told you there would likely be new rules for payment of overtime and now those new proposed rules have come out. The prior federal rules limited eligibility for OT to a narrow set of workers, specifically those who earned less than \$23,660. Under the new rules, anyone earning up to \$50,400 will be in a position where their employer is required to pay OT for anything worked over a 40-hour week. So someone who is salaried right now and works how many ever hours it takes to get the job done will be paid the equivalent of an hourly wage with overtime -- even as a manager or a supervisor -- up to \$50,400. (Lawyers, doctors, teachers, and outside sales personnel are exempted.) The interesting thing is if you inflation-adjust pay, this was how it used to be 2 generations ago. But then we moved heavily away from that in recent years, which gave employers more latitude in how OT was paid. I'm expecting these new rules will go into effect fully over the next couple of months, but we don't have an exact date yet. When they do go into effect, you will be in a position where if you routinely work 50 hours and get paid a flat amount, your pay would go up 37.5%. So it could potentially mean a much fatter paycheck. Yet let's look at this from a business standpoint: If I am an owner of a business and have to comply with the new rules, I am going to change how I employ people and how I use them in the workplace. So there's no way that employers are going to boost their payrolls by 37.5%. That's not going to happen. Employers will just adjust the nature of jobs, job descriptions, and the work itself.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 2<sup>ND</sup> Qtr. 2015**

**6/30/15**

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**EDUCATION:**

4/15/15

9am-Noon

3Hrs

HERMAN CAIN SHOW: APS CHEATING SCANDAL --- Fulton County Superior Court Judge Jerry Baxter - Was fed up with these educators "there are victims in the jail that I sentenced. All I want from any of them is to take some responsibility and they refuse."  
Herman questions the plea deal the judge offered.

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**CRIME / SAFETY / SCAMS:**

4/16/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Crooks have redoubled their efforts to target small businesses, so if you own your own business, take heed...Following a string of high-profile breaches, every major publicly traded corporation in both the United States and Europe has been working to beef up security. Small businesses, however, don't have the luxury of IT departments or technology departments to do that. So crooks have pivoted to the easy pickings. According to a recent New York Times story, more than 10% of small businesses have now had funds stolen from bank accounts, with loses amounting in the billions. Under the current law, a business is not protected by a bank when a hacker breaks into a business account. So a business that you spent years or decades building -- or even generations if it's a family business -- could be out of business overnight. Here are my tips for protecting yourself if you're a small business owner: 1. A common point of breach is when a criminal attempts to set up overseas wires from your account. Contact your bank and request double or dual authentication on any wires. That means a wire won't automatically take place when someone requests it. The bank must take the additional step of getting a second go ahead from someone at your business -- in writing, in person -- before completing it. 2. Talk with your insurance agent about fraud insurance. It's dirt cheap but almost nobody buys it. 3. Get a dedicated computer for financial transactions. By doing this, you can show you took due care under the Uniform Commercial Code (UCC). No surfing the web on your dedicated computer. No e-mailing. And definitely no visiting Facebook or Twitter, as social media is one of the main entry points for business hackers today. 4. What kind of password do you have on your router? You need some kind of goofy password -- even if it's hard for employees to remember. 5. Don't forget about antivirus on your computer!

5/12/15

9a – noon

3 hrs.

THE HERMAN CAIN SHOW: ANOTHER EARTHQUAKE IN NEPAL - A major earthquake hit Nepal in a remote region near the Chinese border on Tuesday, killing at least 42 people less than three weeks after the country was ravaged by another deadly quake.

5/13/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: Be careful if your elderly relatives have a landline at home. They might just get a five-figure bill for antiquated technology. I couldn't believe when I read about an 83-year-old man named Ron who received 2 AT&T bills for his home phone service that amounted to \$24,000! His normal monthly bill for a dial tone was \$51, which is sky high as it is, but Ron quickly knew something was wrong when he got one bill for \$8,597 and then the very next month another one for \$15,689. So he gets this bill and says, "What's up?" AT&T says they don't know, but basically told him in so many words that he better pay up or else they would disconnect his line. That's when Ron got in touch with consumer reporter David Lazarus of the Los Angeles Times. Laz called and went to bat for Ron. Finally, AT&T came back and said they would waive the \$24,000 bill...and that they had already planned to do so before the Los Angeles Times got involved. Yeah, right. The reality: Crazy billing can happen. But it's more about how do you treat a customer when there is a problem? This wasn't like the usual calls I get where people take a cellphone overseas and get hit with huge bills. This was a home phone the guy used for AOL dial up! The only explanation AT&T gave was that when Ron logged on, his modem unexpectedly dialed a long-distance number and stayed connected for hours. But AT&T, you obviously have a culture that is so contemptuous of the customer. For that, you're my Clarkrage of the day!!!

## CRIME / SAFETY / SCAMS

6/12/15

9a – noon 3 hrs.

THE HERMAN CAIN SHOW: ISIS CRISIS - Two of Al Qaeda's spiritual leaders have said that the terror organization is barely functioning after losing money and manpower to the rapidly rising Islamic State group, according to a report. Abu Qatada and Abu Muhammad al-Maqqdisi have described Al Qaeda as being without "organizational structure," the Guardian reports. Maqqdisi said Al Qaeda leader Ayman Al-Zawahiri is isolated from his top lieutenants and "operates solely based on the allegiance.

6/17/15

1-3PM 2Hrs

THE CLARK HOWARD SHOW: Recently on the show, I talked about the problems with crooks tapping into financial websites and stealing your money. Most of us use simple, easy to crack passwords that don't help the situation. The problem is that we can't remember those goofy passwords with numbers, letters and symbols that we know we should be using for optimal protection! DashLane.com is a freemium service that is free for basic capabilities or \$12 annually if you want to upgrade for more bells and whistles. The basic way DashLane works is by generating a new master password for you everyday so all your accounts stay locked down. The service also offers the ability to act as an automatic form filler. Some time ago, I talked about how the Commerce Department was working on a possible biometrics system for a better layer of Internet security. Well, a techie stopped me on the street after he heard me on the radio, and he hit me with so much info that went over my head that I can't even repeat it. But the one thing he told me that I did retain was about a free alternative that's already out there called LastPass.com. LastPass allows you to store complicated multiple passwords for websites and have one point of access, so you only have 1 password to remember. It's also a freemium site, which means it offers both a basic, free version and an optional pay version with more bells and whistles. Recently, however, LastPass was hacked. You can read the full details here. The upshot of their announcement is that you have to reset your master password, though they don't think people's info has been tremendously compromised beyond that.

But that's been the fear with these sites. Some people worry that now crooks just have to crack one website to get the keys to the kingdom. Yet I still think using one of these sites is smart. Because the reality is that almost all of us do use the same password at many if not all sites. So these clearinghouse sites make sense. Remember, with brokerage and mutual fund accounts, the law is silent on any protections for you if you're hit by a hacker. It's up to the individual company's corporate policy to determine if they give you your money back or not. And if you're a business owner, you may be subject to a loss of funds in an online account breach, even if it's not your fault. Using a site like LastPass or DashLane can show you took "due care" under the Uniform Commercial Code and possibly afford you some additional protections.

## CRIME / SAFETY / SCAMS

6/25/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: A supermarket clerk in Washington was able to stop a woman from losing thousands in a scam. MyEdmondsNews.com reports a 54-year-old woman approached a Safeway clerk trying to buy \$2,400 in prepaid cards. But the clerk smelled something fishy. Upon questioning, the woman revealed that she'd received a call from a man who claimed to be with the IRS contacting her about an unpaid tax bill. Worse yet, the man claimed to be holding the woman's daughter hostage and threatened to kill her if she didn't pay up. The clerk became suspicious and contacted the police who were able to determine the woman's daughter was safe, and that this was all just a horrible scam. I love this story for so many reasons. First, I adore that this employee took time to more than serve this customer and save the woman's money. Second, kudos to the police for stepping in so quickly. But as always, the criminal was not caught. Impostor scams are one of the fastest-growing areas of fraud, according to the Federal Trade Commission. The IRS will \*never\* contact you over the phone about back taxes. Be careful out there and thank goodness for the actions of one commendable supermarket clerk and the proactive police work that brought this to a happy ending!

6/29/15

1-3PM

2Hrs

THE CLARK HOWARD SHOW: The National Retail Federation (NRF) reports that for the first time in more than two decades, organized crime is the No. 1 problem for theft at retail. Historically, most theft at retail was because of "shrinkage," which is when errant employees steal from the store. But now the crime rings are doing significant damage. The average theft per shoplifting occurrence is now roughly \$320, according to the NRF! The crime rings generally look for anything small that will bring great money when it is fenced. So what does this all mean to you? You should expect retailers -- both the good ones and the bad ones -- to double down on their brutally tough retail policies. Don't be surprised if you're practically treated as a criminal when you go to return something -- especially if you don't have the receipt! More and more stores now have those gift receipts if you ask. So be sure to ask for them to help make returns easier. Some retailers maintain databases by driver's license of how many returns you make over time. They may shut you down if you try returning something without that physical receipt -- even if it is a legit purchase. For your phone, there are a number of apps that will catalog receipts for you. All you do is take a picture of the receipt and these apps will catalog by date and store. So that way you do have a proof of purchase.

**ISSUE & DESCRIPTION**

**DATE**

**TIME**

**LENGTH**

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**HEALTH / ENVIRONMENTAL / RELIGIOUS:**

4/5/15 7AM 50MINS

HEALTH TALK ATLANTA: Slowing down the aging process. There is no denying it. We're all aging every day. But from the time you take your first breath as a baby until the moment you take your last, there a lots of things you can do to slow down the hands of time and feel a lot healthier in the process! Here are some ways to slow down aging: Snuff out scented candles. Stop smoking. Don't swap traditional smokes for e-cigarettes. Take a moment to stop stress in its tracks. Eat fresh. Nix added sugars. Spend time with friends. Stop drinking all types of soda.

4/19/15 7AM 50Mins.

HEALTH TALK ATLANTA: Debunking nutritional myths. Lie # 1: Breakfast is the healthiest meal of the day, and you should eat many small meals a day. Lie # 2: Saturated fat causes heart disease. Lie # 3: High omega-6 seed and vegetable oils are good for you. Lie # 4: Artificial sweeteners are safe sugar replacements for diabetics, and help promote weigh loss. Lie # 5: Soy is a health food. Lie # 6: Whole grains are good for everyone. Lie # 7: Genetically engineered foods are safe and comparable to conventional foods. Lie # 8: Eggs are bad for your heart. Lie # 9: Low-fat foods prevent obesity and heart disease. Lie # 10: Carbs should be your biggest source of calories.

4/19/15 7AM 50Mins.

HEALTH TALK ATLANTA: Habits as bad as smoking. The following six unhealthy habits either expose you to the same contaminants in cigarette smoke or lead to cancer rates equivalent to those caused by smoking. Fortunately, there are easy to fix with a few modifications to your daily routine so you (and your heart and lungs) can be glad you don't in fact smoke. The unhealthy habits are: Sitting all day, Eating too much meat and cheese, Cooking with natural gas, Cooking with the wrong oil, Tanning indoors, and Not getting enough sleep.

4/26/15 6AM 30MINS

4/27/15 12AM 30MINS

PERSPECTIVES: Francine Greer, Alpha Kappa Alpha Sorority and Dr. Indigo Triplett | Maria Myler, CEO National Lupus Foundation  
 Alpha Kappa Alpha has partnered with the National Alliance on Mental Illness (NAMI) on a national level to promote mental health awareness with a forum on May 2. 1 in 5 American adults experience some form of mental illness in any given year. 1 in every 20 adults is living with a serious mental health condition such as schizophrenia, bipolar disorder or long-term recurring major depression.  
 More than 55,000 Georgians and over 1.5 million Americans suffer from lupus. Lupus is an auto immune disease which affects over 55,000 Georgians, mostly young women aged 15 – 45, but children, men and women of all ages can be affected with the life diminishing, severe and sometimes life threatening effects of lupus. Lupus can cause inflammation and tissue damage to virtually any organ system in the body. Despite its prevalence; lupus remains one of the least recognizable and most misunderstood diseases in both the medical and lay communities. Myler talks about lupus and the 9<sup>th</sup> Annual Walk to End Lupus Now, on Saturday, May 2<sup>nd</sup> at Piedmont Park, the largest LFA walk in the nation!

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**HEALTH / ENVIRONMENTAL / RELIGIOUS:**

5/10/15

7AM

50Min.

HEALTH TALK ATLANTA: Colds, Allergies & Inflammation. Simply put, allergies are hypersensitivity disorders of the immune system. Allergic reactions occur when a person’s immune system reacts to normally harmless substances in their environment. In people with allergies, the immune system becomes over reactive, so in addition to viruses, bacteria, and other microbes that pose a genuine threat, it attacks innocent substances in its environment – allergens. By contrast, a cold is caused by a virus. Getting a cold at the same time every year is more likely a sign of seasonal allergies. While colds and allergies have several overlapping symptoms, like sneezing, runny nose, stuffy nose, there are key differences. Colds often come with a cough or sore throat, which is rare for allergies. On the other hand, itchy eyes are unique to allergies.

5/17/15

7AM

50MINS

HEALTH TALK ATLANTA: What could be worse than sugar? There are currently five different artificial sweeteners on the market. The one you’re most likely to encounter is aspartame, which also tends to be the worst of the bunch. Aspartame and other artificial sweeteners are primarily promoted to diabetics and those concerned about their weight. This, despite the fact that artificial sweeteners have repeatedly been shown to produce the exact opposite effects. Research shows that aspartame worsens insulin sensitivity to a greater degree than sugar. Artificial sweeteners have also been found to promote weight gain, in more ways than one. Over time, artificial sweeteners have also crept into a wide variety of products not directly targeting diabetics and dieters.

5/21/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: OBAMACARE - Roughly one-quarter of people with health insurance are paying deductibles and out-of-pocket expenses that are so high they are considered underinsured, a new study has found. The 2014 national health insurance survey by the Commonwealth Fund estimates that 31 million insured people are not sufficiently protected against high healthcare costs, a figure that has doubled since 2003, The Hill reported.

5/24/15

7AM

50MINS

HEALTH TALK ATLANTA: : Do you need to eat more salt? The vilification of salt is similar to that of fat. Just as there are healthy fats that necessary for optimal health and unhealthy fats that cause health problems, there are healthy and unhealthy types of salt. The devil’s in the details, as they say, and this is definitely true when it comes to salt and fat. Salt provides two elements – sodium and chloride – both of which are essential for life. Your body cannot make these elements on its own, so you must get them from your diet. However, not all salts are created equal.

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**HEALTH / ENVIRONMENTAL / RELIGIOUS:**

5/28/15

6AM

30MINS

BUSINESS IN THE BLACK: Dr. John Lipman, Founder and Medical Director of Atlanta Interventional Insitute which focuses on women and uterine fibroids and infertility. Dr. Lipman stated that many women are losing their uterus and ability to have children, because their ob/gyns are not giving them all of their options for recovery. Uterine Fibroid Embolization offers an outpatient non-invasive procedure with no hospital stay compared to a 3-4 day stay in the hospital with a 8 week recovery with the commonly used hysterectomy.  
Gotfibroids.com

5/31/15

6AM

10MINS

BUSINESS IN THE BLACK: Dr. Laurie Lemieux, Women's Health Practitioner and Tamika Felder, CEO of Tamika and Friends and a cervical cancer survivor. Dr. Lemieux talks about the controversy surrounding the newest HPV versus the PAP screening and who and when they are needed. HPV screenings begin in elementary- middle school aged girls. PAP screenings begin when a young woman becomes sexually active.

5/31/15

7AM

50MINS

HEALTH TALK ATLANTA: Save money with the proper supplements. Smart prevention could save the healthcare system billions each year. Experts estimate it could cut the rate of cancer by half! So, were you to factor that into the calculations, the savings could likely go up by a factor of 1,000 or more, and there would be trillions of dollars of savings instead of billions.

6/7/15

7AM

50MINS

HEALTH TALK ATLANTA: Natural pain relief tactics. We generally address mild pain with over-the-counter remedies, such as ibuprofen and acetaminophen – the most commonly used drugs in the U.S. In fact, they are frequently overused for chronic pain because they're assumed to be safe (they're so readily available even children can buy them). While these drugs can reduce inflammation, they don't always get to the root of the problem and may sometimes only mask the symptoms. Furthermore, new research suggests that these drugs have more serious long-term side effects the previously believed, contributing to intestinal damage, liver failure, and more. Prescription pain medications are much more risky while also being dangerously habit forming.

**HEALTH / ENVIRONMENTAL / RELIGIOUS:**

6/14/15                      6AM                      30MINS  
6/15/15                      12AM                      30MINS

PERSPECTIVES: PSC Commissioner Tim Echols, Don Francis Exec. Dir. Clean Cities Georgia and Carl Jackson, Georgia Power

On June 30, any Georgian who wants to take advantage of the tax benefits of driving an alternative fuel vehicle must have their vehicles purchased and delivered. The Georgia Legislature eliminated the tax credits during its most recent session despite the benefit to the air we breathe and the economy.

6/14/15                      7AM                      50MINS

HEALTH TALK ATLANTA: Best ways to prevent cancer. Getting active and cutting excess body fat are two of the best ways a woman can dramatically slash her breast cancer risk – the science is clear. However, obesity, along with genetics, contributes to just 30 percent of the breast cancer diagnoses women get every year. What isn't so clear is what causes the remaining 70 percent of cases. The goal of the two-year-long study was to determine whether there is strong link between breast cancer and environmental factors. Specifically, the panel of 15 cancer-research experts and nine members of the IOM looked at hormone therapies, hair dyes, flame retardants, plastic and canned food chemicals, heavy metals, different types of radiation, smoking and drinking tendencies, pesticides, and industrial chemicals. Though the report authors recommend high-priority research on endocrine disruptors like bisphenol A (BPA), dioxins, and flame retardants because of the "provocative, but as yet inconclusive" evidence of an association with breast cancer, they weren't able to say definitively that chemicals were culpable in causing the disease, citing a lack of reliable scientific literature.

6/21/15                      7AM                      50MINS

HEALTH TALK ATLANTA: Gluten and Inflammation. Although some nonbelievers rank gluten-free among the latest nonsensical buzzwords, several good reasons for being careful with gluten exist. For one thing, as explained by U.S. News & World Report, gluten is relatively new to the human diet and many people have not had time to adapt to it. A group of proteins found in wheat, barley and other common grains, gluten can trigger allergic reactions and sensitivities in significant portions of the population and is extremely harmful to people with celiac disease.

6/28/15                      6AM                      30MINS

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.

6/28/15                      7AM                      50Min.

HEALTH TALK ATLANTA: Allergy season is upon us, and the record pollen levels we're experiencing this year may have you heading to the allergy relief aisle of your local drugstore. But what you take to alleviate your symptoms could have unpleasant side effects on your waistline. Researchers have suggested that allergies and weight gain go hand in hand, and that could have to do with the drugs you take or more subtle underlying problems. In August 2010, researchers from Yale University published a study in the journal Obesity finding that people who took antihistamines regularly were heavier than people who didn't take them at all. The study's authors used data from the Centers for Disease control and Prevention's (CDC's) National Health and Nutrition Examination Survey 2005 – 2006 to compare the body weight of 867 adults and their prescription antihistamine use.

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**TECHNOLOGY / ARTS & ENTERTAINMENT:**

	4/19/15	6AM	30MINS
	4/20/15	12AM	30MINS

PERSPECTIVES: Academy Award Winning Actress Monique, Producer/Star of the Independent Film, Blackbird  
 BLACKBIRD tells the story of seventeen-year-old Randy (Julian Walker), a devout Christian, who, as strong as he seems on the outside, is hiding a secret inner struggle - a denial of his true self. It is not until he opens himself up to love that he discovers that becoming a man means accepting who you really are.

	5/17/15	6AM	30MINS
	5/18/15	12AM	30MINS

PERSPECTIVES: Jessica Hagy, Author of The Art of War Illustrated and Author, Pearl Cleage  
 THE ART OF WAR VISUALIZED: The Sun Tzu Classic in Charts and Graphs. The author of HOW TO BE INTERESTING, has released a book using her skills as an illustrator to revitalize Sun Tzu’s perennial bestseller, THE ART OF WAR. In an effort to make Sun Tzu’s work available to a new generation of readers, Hagy has presented her vision in diagrams, charts, and other illustrations. This results in each passage of the complete canonical text being visually interpreted.  
 20 years after “Blues For An Alabama Sky” first premiered at Atlanta’s Alliance Theatre, the play, by Pearl Cleage, returns to the Alliance stage. The play is set during the Harlem Renaissance. Its debut performance starred Phylicia Rashad, who shined under the direction of Kenny Leon. Cleage, a longtime Atlanta resident, joins guest host Scott Slade to talk about the 20th anniversary revival of the show.

	6/7/15	6AM	30MINS
	6/8/15	12AM	30MINS

PERSPECTIVES: Omari Hardwick, Actor; Melissa Rivers; Anderson Cooper and Andy Cohen  
 The drug and club drama Power returns to Starz on this weekend. Georgia native and actor Omari Hardwick talks about what viewers will see in the coming season, what takes from his time in Atlanta and the University of Georgia to work each day and plans to work on his passion project, a biopic on the poet Gil Scott Herron.  
 In her first interviews since the death of her mother, legendary comedienne Joan Rivers, Melissa Rivers shares a number of stories about growing up as her daughter in “The Book of Joan: Tales of Mirth, Madness and Manipulation.” AC2 is coming to the Cobb Energy Center on June 22. The show features CNN Anchor Anderson Cooper and his friend Bravo creative force and host of Watch What Happens Live Andy Cohen sharing stories about each other and how two unlikely guys talked once but never dated and ended up great friends.

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**TECHNOLOGY / ARTS & ENTERTAINMENT**

4/5/15                      6AM                      16MINS

BUSINESS IN THE BLACK: LaKrisha Joseph Baker, celebrity fashion designer and CEO of Lavenders Jungle talks about her first fashion show for full figured women sizes 12-24. The show will infuse fashion, music and theater for an interactive experience.

5/10/15                      6AM                      15MINS

BUSINESS IN THE BLACK: Sasha Martin, Author, Food blogger talks about her new book " Life from Scratch" where she shares her painful childhood with an unstable mother, emotionally unavailable adoptive parents and the death of her brother. Sasha found her happiness in food from other countries.

5/17/15                      6AM                      30MINS

BUSINESS IN THE BLACK: Adam Macon, Campaign Director for the Dogwood Alliance talks about the call to the United Kingdom to stop burning Southern US forests for electricity. The southeast United States including Georgia is being clear cut at an alarming rate and is impacting the wetlands and bottomland forests severely. The campaign is called "Our Forests Aren't Fuel" [Dogwoodalliance.org](http://Dogwoodalliance.org)

5/24/15                      6AM                      20MINS

BUSINESS IN THEBLACK: Kingsley Gallup, licensed professional counselor and author of "Project Personal Freedom- tips and tools for a liberated life" talks about her book which provides a year's worth of insights and action steps for finding the freedom so many seek. Gallup is also CEO of the Gallup Institute for Personal Freedom which offers counseling, Master Classes and more.

6/14/15                      6AM                      18MINS

BUSINESS IN THE BLACK: Jan Harrison, author of "Life After the Storm: God Will Carry You Through" talks about her experience when her adult son died unexpectedly while on a missions trip in Africa. Harrison began the process of healing and began writing about how she got through it all.

6/21/15                      6AM                      30MINS

BUSINESS IN THE BLACK: Douglas Cox, Engineering manager for the ECOCar 3 competition team at Georgia Tech pits 16 colleges against each other to hybridize a 2016 Chevrolet Camaro while maintaining the muscle and performance of this iconic car. The Ga Tech team plans a high performance, energy efficient, alternative fuel car of the future in The General Motors and US Dept. of Energy ECOCar competition.

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**TECHNOLOGY / ARTS & ENTERTAINMENT:**

6/20/15	6AM	30MINS
6/21/15	12AM	30MINS

PERSPECTIVES: Designer Brett Johnson; Dr. Johnetta Cole and Kimberla Lawson Roby

Designer Brett Johnson is founder and creative director of the Brett Johnson Collection, a distinct brand of menswear which offers premium apparel that exudes style, sophistication, and edge for the global lifestyle now available at Neiman Marcus. Brett was also an executive producer of *Lee Daniels' The Butler*, starring an Academy Award-winning cast that includes actors Oprah, Forest Whitaker, and Robin Williams.

Dr. Johnetta Cole, director of the Smithsonian's National Museum of African Art and former Spelman president joins Bonnie Speed, Director of the Carlos Museum on the Emory University Campus remind us of the need to re-imagine museums in the 21st century in order to remain relevant to an increasingly diverse audience. Kimberla Lawson Roby has a new novel for summer THE ULTIMATE BETRAYAL the 12<sup>th</sup> installment in the highly acclaimed Reverend Curtis Black series by NAACP Image Award Winner Roby. In THE ULTIMATE BETRAYAL, four years after the divorce from her second husband (the most womanizing and corrupt man she has ever known), 28-year-old Alicia Black is dating her first husband, Phillip Sullivan. Phillip is kind and a true man of God whom Alicia has hurt before by cheating on him. Alicia has worked hard to prove herself worthy of Phillip's trust once more, and when he asks her to marry him again she couldn't be happier.

6/28/15	6AM	30MINS
6/29/15	1AM	30MINS

PERSPECTIVES: Sheryl Lee Ralph; Deborah Richardson, Interim CEO for the Center for Civil and Human Rights and members of the casts of The Haves and The Have Nots and Love Thy Neighbor -Sheryl Lee Ralph, continues her 25 years of community impact within the arena of HIV/AIDS, by joining forces with Atlanta based AID Atlanta to launch the 25<sup>th</sup> anniversary of the AIDS Walk, in collaboration with the 25<sup>th</sup> anniversary of the D.I.V.A. Foundation, an internationally renowned organization created in 1990 by the original Dreamgirl in memory to the many friends she lost to HIV/AIDS. Mrs. Ralph will launch this partnership this weekend in Atlanta, Georgia in connection to National HIV Testing Day (Saturday, June 27<sup>th</sup>), encouraging individuals to get tested and know their status. Over the course of the weekend, Mrs. Ralph will engage in a series of events, using her voice to bring awareness to the immense need for wellness of mind, body and spirit and to erase stigma and educate communities about STD's including HIV/AIDS, Hepatitis C and other life threatening diseases.

This week marks the first anniversary of the opening of the Center for Civil and Human Rights, located in the heart of downtown Atlanta. The award-winning Center is a bold and interactive experience that takes people from all walks of life on a transformative personal journey to educate, inspire and empower.

Two very popular shows on the Oprah Winfrey Network are back with new episodes. Love Thy Neighbor returned Friday, June 26<sup>th</sup> at 9, and The Haves and the Have Nots returns Tuesday June 30<sup>th</sup>. Guests include Angela Robinson who plays Veronica Harrington on the Haves and the Have Nots, Gavin Houston who plays her son Gavin. From Love Thy Neighbor joining us are Palmer Williams who plays Floyd and Kendra Johnson better known on Love Thy Neighbor as Linda Mae Love-Harris, Danny's mother and Hattie's daughter.

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EMPLOYMENT / BUSINESS ISSUES:

4/23/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: UNEMPLOYMENT BENEFITS - The number of Americans seeking unemployment benefits was little changed last week, evidence that employers are cutting few jobs. The Labor Department says weekly applications for jobless aid ticked up 1,000 to a seasonally adjusted 295,000. The four-week average, a less volatile measure, increased to 284,500. Still, that is just 2,000 higher than three weeks ago when the average was at a nearly 15-year low.

6/4/15

9a- noon

3 hrs.

THE HERMAN CAIN SHOW: UNEMPLOYMENT BENEFITS - Fewer Americans sought unemployment benefits last week, a sign that job cuts remain low as employers are confident enough in the business outlook to hold onto their staffs. The Labor Department says applications for unemployment aid dropped 8,000 to a seasonally adjusted 276,000. The four-week average, a less volatile figure, ticked up 2,750 to 274,750. Applications have been below 300,000, a historically low level, for 13 weeks.

4/5/15

6AM

10MINS

BUSINESS IN THE BLACK: Tim Erlich, CEO of the Ethisphere Institute and Audrey Tillman, Executive Vice President and General Counsel for AFLAC talks about the comprehensive survey of corporations and companies across the globe who are honored to be listed among the most ethical companies. AFLAC is a nine time winner. The Ethisphere Institute is a global leader in defining and advancing the standards of ethical business practices.

4/26/15

6AM

17MINS

BUSINESS IN THE BLACK: Taliah Waajid, CEO of Taliah Waajid natural hair care products talks about the 9th annual World Natural Hair Care Conference. The event includes hair workshops, hair shows, courses and vendors. Waajid also gave tips on how to care for natural hair for men and women.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 2<sup>ND</sup> Qtr. 2015**

**6/30/15**

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**EMPLOYMENT / BUSINESS ISSUES:**

5/3/15

6AM

10MINS

BUSINESS IN THE BLACK: Nick Bourke, Director of Small Loans Project for Pew Charitable Trusts talks about auto title loans being used for short term loans. These loans comparable to pay day loans have unaffordable payments, extremely high interest rates (300%) and leads to a cycle of borrowing. PCT is making a recommendation to the Consumer Financial Protection Bureau for some sort of regulatory changes to protect consumers from unfair practices.

6/7/15

6AM

12MINS

BUSINESS IN THE BLACK: Greg Sullivan, Consumer Tech Expert for Windows Microsoft talks about beneficial tech gadgets for the graduating senior getting ready to go to college. Sullivan suggested tablets that can replace the laptop, a wearable device that can record your vitals and send reminders and more. Sullivan also gave suggestions for the Techie Father that can be found at [microsoftstore.com](http://microsoftstore.com)

6/7/15

6AM

15MINS

BUSINESS IN THE BLACK: Cash Nickerson, CEO of PDS Tech, an Engineering, IT Staffing firm, talks about his unusual sources of inspiration in his new book, "Getting to Next: Lessons to Help Take Your Career to the Next Level". The book is designed around 4 key topics: Career Beginnings, Future Leaders, Trends and Reflections and seeks to enhance your employability for your next level.

**WSB-AM & WSBB-FM ISSUES & PROGRAMS – 2<sup>ND</sup> Qtr. 2015**

**6/30/15**

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**WOMEN / MINORITY ISSUES:**

4/12/15

6am

30MINS

BUSINESS IN THE BLACK: Lynnette Jackson, author of "Hollow" talks about how challenge after challenge in her life left her hollow inside and what she had to do to change her destiny.

4/19/15

6AM

12MINS

BUSINESS IN THE BLACK: Dr. John Wilson, President of Morehouse College and Rev. Dr. Raphael Warnock, Sr. Pastor of Ebenezer Church talks about the Martin Luther King International Chapel at Morehouse where many dignitaries have spoken or visited and The motto is "The dreamer may have died, but the dream lives on." The chapel is 37 years old and is now in need of a structure repair, listeners can go to [restorekingchapel.com](http://restorekingchapel.com) to help with this campaign.

4/19/15

6AM

15MINS

BUSINESS IN THE BLACK : Bethany Haley-Williams, executive Director of Exile International and author of the book "The Color of Grace" talks about the ministry which restores Africa's former child soldiers and children orphaned by war. These children are often ostracized in their community, labeled as murderers, they are often traumatized by what they were made to do, but Exile helps to heal them and place them in another trajectory in life.

5/3/15

6AM

17MINS

BUSINESS IN THE BLACK: Melanie Dale, Mommy Blogger and author of Women Are Scary, discusses the difficulties of making friends with women. She says that finding a woman friend is like dating and she talks about how to keep your friends and make time for them.

5/10/15

6AM

30MINS

5/11/15

6AM

30MINS

PERSPECTIVES: Earl Graves, Jr. President and CEO Black Enterprise -Graves discusses the 2015 Black Enterprise Entrepreneurs Summit hosted by Nationwide, May 13-16, 2015 at the Hyatt Regency Atlanta. Expect innovative sessions, high-powered speakers, and an early peek at the products, trends, and services you'll need to stay ahead of the curve. Be sure to enter our Elevator Pitch Competition to qualify for the \$10,000 grand prize.

6/14/15

6AM

10MINS

BUSINESS IN THE BLACK: Nancy Lewis, Co-Founder of Transforming Women Entrepreneurs (TWE) talks about the breakfast which features a panel of three women top of their field. The theme for this breakfast is Wellness, Wealth and Wisdom. For more info [tweus.com](http://tweus.com)