

103.5 FM

103.5FM WASHINGTON, DC 103.9FM BRADDOCK HEIGHTS, MD 107.7FM MANASSAS, VA

COMMUNITY COMMITMENT REPORT 4<sup>TH</sup> QUARTER 2011 SEPTEMBER 25<sup>TH</sup> • DECEMBER 31<sup>ST</sup>

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## COMMENTARY AND ANALYSIS

Along with WTOP's continuing news coverage, WTOP Radio also offers opportunities for commentary and analysis, from both sides. Both local and national commentators regularly discuss various perspectives on the political and diplomatic trends that shape our times. Featured analysts on the national stage include Candy Crowley, Cal Thomas, Bob Schieffer, Christiane Amanpour, Gwen Ifill, John King, Chris Wallace, and Chip Reid. Local commentators, such as Colbert I. King, Mark Plotkin, and Gordon Peterson also add to the analytical diversity featured on WTOP Radio.

**Christiane Amanpour** 

Christiane Amanpour is the anchor of ABC's Sunday morning political affairs program, "This Week with Christiane Amanpour." In addition to her anchoring role, she provides international analysis of the important issues of the day on ABC News' other programs and platforms and anchors primetime documentaries on international subjects.

Joe Barber

Joe Barber, a native Washingtonian, has worked as an entertainment reviewer and cultural critic for a variety of Washington-area and national broadcast and print outlets for 20 years.

**Chris Core • Core Values** 

When my boss hired me, he told me I could comment everyday on Washington's biggest radio station about whatever is on my mind. What a deal, huh? What I try to do, however, is to figure out what is on your mind, and comment about that. Sometimes, I chose a topic based on e-mail you send me, which I always appreciate. Oh, and Core Values is my opinion, and nothing more. Sometimes you will agree, other times disagree, and, I hope, occasionally chuckle.

**Candy Crowley** 

Candy Crowley is CNN's award-winning chief political correspondent and anchor of State of the Union with Candy Crowley, a political hour of newsmaker interviews and analysis of the week's most important issues.

**David Gregory** 

David Gregory is moderator of NBC News' "Meet the Press." He is also a regular contributor for "Today" and serves as a back-up anchor for the broadcast. Gregory lends his voice and reporting to all NBC News broadcasts including coverage of special events.

Dr. Oz

Dr. Oz, daytime Emmy Award-winning host of "The Dr. Oz Show," is vice chair and professor of Surgery at Columbia University. He directs the Cardiovascular Institute and Complementary Medicine Program at New York Presbyterian Hospital. His research interests include heart replacement surgery, minimally invasive cardiac surgery, complementary medicine and health care policy.

J.J. Green

JJ Green is the National Security Correspondent at WTOP. He reports daily on global intelligence, national security and terrorism developments. He's interviewed the leadership of the CIA, DIA, DHS, U.S. military Joint Chiefs of Staff about issues that are critical to international security. He provides daily analysis and guidance on global security

Gwen Ifill

Gwen Ifill is moderator and managing editor of "Washington Week" and senior correspondent for "The PBS Newshour." She is also the best-selling author of "The Breakthrough: Politics and Race in the Age of Obama."

Colby King

Colbert I. "Colby" King is a weekly columnist for "The Washington Post", specializing in urban and national affairs. His column appears on Saturdays.

John King

John King is CNN's chief national correspondent and anchor of John King, USA, a one-hour political program. In this role, King aims to connect what happens in Washington with the lives of Americans across the country.

Lou Peck

Louis Peck is a contributing editor to CongressDaily, a position he assumed in 2010 after serving as editor in chief since 2007. Previously, he was the publication's editor dating back to its founding in 1991.

**Gordon Peterson** 

Gordon Peterson is hailed as 'Dean of Anchors' by the Washington Post. He brings a rich 41 years of experience covering news in the nation's capital to his assignment as senior correspondent and anchor of ABC7/WJLA-TV's News at 6 p.m. He's also moderator and producer of the nationally-distributed political roundtable 'Inside Washington.'

**Mark Plotkin** 

Mark Plotkin is the political commentator and analyst for WTOP Radio and is heard each Friday morning on The Politics Program with Mark Plotkin.

<u>Politico</u>

Politico is an American political journalism organization based in Arlington, Virginia, that distributes its content via television, the Internet, newspaper, and radio. Its coverage of Washington, D.C., includes the U.S. Congress, lobbying, media and the Presidency.

Chip Reid

Chip Reid is the CBS News Chief White House Correspondent. Reid joined CBS News in 2007 as Capitol Hill Correspondent and covered the 2008 Presidential campaign extensively, most recently traveling with Sen. John McCain.

Dave Ross

Dave Ross is a talk show host on Seattle's KIRO-FM radio station, with whom he had been a news anchor from 1978 until his talk show started nine years later in 1987. Ross is also heard on a national daily commentary for the CBS Radio Network where he provides political commentary.

**Bob Schieffer** 

Bob Schieffer is the anchor of Face the Nation. He has covered Washington for CBS News for 31 years and is its chief Washington correspondent.

**Cal Thomas** 

Cal Thomas is an American conservative syndicated columnist, pundit, author and radio commentator.

**U.S. News & World Report** 

U.S. News & World Report is an American news magazine published from Washington, D.C.

**Chris Wallace** 

Chris Wallace is the host of "FOX News Sunday" (FNS), FOX Broadcasting Company's Sunday morning public affairs program. He also contributes to FOX News Channel's political and election news coverage and is based in Washington, D.C.

#### **PUBLIC SERVICE CAMPAIGNS**

WTOP News, in addition to its public affairs programming, broadcasts the following public service campaigns throughout the year.

- 4 18 Holes For Nicole
- AHEPA METRO Golf Classic
- Al Anon
- Alz.org
- Alzheimers Research
- American Legion
- Autism Speaks
- Bergman's Coat Drive
- Bethesda Cares
- Big Brothers Big Sisters
- Capital Area Food Bank
- Cocker Spaniel Rescue
- College.Gov
- Combat Soldier Recovery Fund
- Chris4Life
- Diabetes Management
- Drive4COPD
- Employer Support Guard
- FEMA
- Financial Literacy
- Fisher House
- Geico BGCGW
- Heartbreak To Hope
- Home4Troops
- Homefront
- Jane Goodall Institute
- ♠ Komen 3-Day
- Lets Move
- LiveClassic DC
- LIVE United
- ♠ LLS Light The Night Walk
- Love Is What They Hear
- Lupus Foundation of America
- Make the Call National Coalition Women Heart Disease
- March of Dimes
- March of Dimes HIT
- Marine Corps
- Mayo Clinic Travel Spots

- MDCD Coast Guard
- Montgomery County SPCA
- Montgomery County Humane Society
- NAB Congressional
- Newseum
- NRSRunaway
- Paralyzed Veterans of America
- Parents Perspective
- Ready.Gov
- Red Cross Perfect Gift Drive
- Red Kettle Drive
- Salvation Army
- Shakespeare Free For All
- SoberRide
- StepAfrika
- Stop Diabetes
- Susan G. Komen 3 Day
- SWEAT for a VET
- TrashFreePotomac
- US Navy
- USA.GÓV
- ⊕ USO
- USO Patriotic Six
- ⊕ VOA
- Wireless Amber Alerts
- ⊕ WWH
- WWP Warrior

#### <u>ASCERTAINMENT</u>

As part of our continuing effort to serve our listeners, WTOP Radio talked with various governmental and community leaders about the issues facing our area. The Top Three concerns were: The Economy, Transportation, and Government Accountability. For the third straight quarter, The Economy remains heads and shoulders above the rest

#### The Top Issues were:

- 1. The Economy
- 2. Transportation
- 3. Education
- 4. Government Accountability
- 5. Crime and Public Safety
- 6. Energy Policy
- 7. Health Care
- 8. Immigration Reform

### WTOP CHARITIES AND IN YOUR NEIGHBORHOOD

WTOP works to make a difference in our community. Below are the featured charities we currently support:

- Arthritis Foundation
- Capital Area Food Bank
- **Fisher House Foundation**
- March For Babies
- Melwood
- Metropolitan Police Boys and Girls Clubs in DC
- Newseum Free Admission School Program In partnership with The Washington Post
- Reading Is Fundamental Serving and Supporting the City's Youth
- Salvation Army
- Stepping Stones Shelter
- SWEAT For A Vet
- University of the District of Columbia
- Urban Light
  Be the light for a boy in need.
- **Wounded Warrior Project**

WTOP's In Your Neighborhood consists of area activities and events listeners may have missed. The following were highlighted this quarter:

- 16<sup>th</sup> Annual Alexandria Arts Safari
- 16<sup>th</sup> Annual Fauquier County Farm Tour
- 19<sup>th</sup> Annual Fall for Fairfax KidsFest
- 29<sup>th</sup> Annual Mid-Atlantic Small Craft Festival
- 34<sup>th</sup> Annual Festival of Lights of the LDS
- 7<sup>th</sup> Annual Fall Health Fair
- 8<sup>th</sup> Annual Great Falls Studio Tour
- AIDS Walk Washington

- All Saints Episcopal 2011 Fall Festival
- American Red Cross Holiday Campaign
- Annual Pumpkin Walk
- Artisan Festival
- Arundel Mills Health Fair
- Boo at the Zoo
- Bull Run Festival of Lights
- Capital Area Food Bank
- Combat Soldier's Recovery Fund
- Crafty Bastards
- Doing Business Seminar with Anne Arundel County
- Fall Frolic at Glen Echo Park
- Fall Wine Festival & Sunset Tour at Mount Vernon Estate and Gardens
- FCCPAAA Holiday Bazaar
- Feet in the Street Event
- Festival of Lights and Carols
- Festival of Lights Seneca Creek Park
- First Night Alexandria
- Freddie Mac Adoption Expo
- Friends of Richard Byrd Library Used Book Sale
- Give to the Max Day
- Grape Stomp Festival
- Holiday Art Show and Sale
- ⊕ ICE! At Gaylord National Resort
- Kidney Walk 5K/10K
- Kids Euro Festival
- Leash Reactivity Workshop
- Maryland Home and Garden Show
- Meadow Highland Games & Celtic Festival
- Mediation Month at the Georgetown Library
- Montross Fall Festival
- Mystic Whaler 3-Day Vacation Cruise
- National Living Organ Donor Initiative
- Night of Pink Home: FACE Fashion Show
- NOVA Lights Chorale "Winter Delights"
- Pumpkin Patch to Benefit the Light House
- Reston Community Orchestra
- Scares That Care
- Soberride
- Soulful Sunday Jazz Brunch
- Sugarloaf Crafts Festival
- Taste of Georgetown
- The Garden of Lights at Brookside Gardens
- Vision Awareness Walk
- Voices XXI Christmas Concert
- Washington DC Halloween Boo Cruise

- Washington Sinfonietta
  Winter Festival of Lights Watkins Regional Park
  Zoo Lights at the National Zoo

## COMMUNITY OUTREACH AND SPECIAL PROGRAMMING

#### COMMUNNITY OUTREACH

#### OCTOBER

10<sup>th</sup> Ask the Owner: Capitals, Mystics, and Wizards Owner Ted Leonsis

13<sup>th</sup> Ask Mayor Vincent Gray (DC)

18th Ask the County Executives: County Executives Ike Leggett, from Montgomery County, and

Rushern Baker, from Prince George's County

26<sup>th</sup> Ask Governor McDonnell (VA)

#### NOVEMBER

3<sup>rd</sup> Ask Chief Lanier (DC)

23<sup>rd</sup> Ask Mayor Gray (DĆ)

#### DECEMBER

Bergman's Coat Drive

Salvation Army Angel Tree Program

1<sup>st</sup> Ask Chief Lanier (DC)

7<sup>th</sup> SDFCU Charity Auction Tour

9<sup>th</sup> Salvation Army Bell Ringing

14<sup>th</sup> Book wrapping with the Washington Literacy Council 15<sup>th</sup> Living Classrooms Fresh Start Program Tour

15th Ask Traffic Experts with WTOP Traffic Reporter Bob Marbourg, Sprawl and Crawl Reporter Adam Tuss, and Robert Thomson, the Washington Post's Dr. Gridlock

### SPECIAL PROGRAMMING

No Special Programming This Quarter

#### RECOGNITION AND SERVICE

#### WTOP RADIO EMPLOYEES DONATED TIME TO THE FOLLOWING CHARITIES AND ORGANIZATIONS:

- Adventist HealthCare
- All Souls Memorial Episcopal Church
- American University Journalism
- Arlington Food Assistance Center
- Boy Scouts of America
- Cub Scouts of America
- DC Government Media Training
- Fallen Firefighters Memorial
- Fraternal Order of Police
- Fund For American Studies
- Imagination StageGala
- Institute on Political Journalism
- Living Classroom DC
- Metropolitan Police Boys and Girls Clubs
- Montgomery County SPCA
- Musical Theater Center
- National Race to End Women's Cancers
- National Walk for Alzheimers
- Pet Connect Rescue
- Sally K. Ride Elementary School
- Salvation Army
- Temple Beth Ami
- Temple Sinai Religious School
- University of Maryland College Park
- Washington Area Broadcasters Association
- Washington Ear
- Washington Literacy Council
- Washington Tennis Education Foundation

#### POLITICS PROGRAM WITH MARK PLOTKIN

## Gray: Poll numbers due to 'missteps' earlier this year

Dec. 23<sup>rd</sup> • 10 am • 60 min

D.C. Mayor Vincent Gray says his low poll numbers can be attributed his missteps earlier this year, but believes residents will be pleased with the measures he has taken to make the District fiscally solvent.

## Pr. Geo's exec.: Disney withdrew due to economy, not Johnson

Dec. 16<sup>th</sup> • 10 am • 60 min

The executive of Prince George's County implored the federal government on Friday to consider the transit and geographic benefits of his suburb of D.C. for expansion.

### • Walmart rep: 'Largest buyer' from local vendors to aid D.C.'s 6 stores

Dec. 9<sup>th</sup> • 10 am • 60 min

A Walmart rep defended the upcoming 6 new stores to be built in D.C. on this week's "The Politics Program," pointing to the benefits for employees and money the company injects into the local economy.

## Panel: Cain odds 'dead,' Gingrich 'disciplined,' Huntsman 'qualified'

Dec. 2<sup>nd</sup> • 10 am • 60 min

Three seasoned Republican operatives appeared on "The Politics Program" with Mark Plotkin on Friday to analyze the current field of GOP nominees vying for their party's nomination.

## Sen. Cardin: Deficit-slashing supercommittee will not succeed

Nov. 18<sup>th</sup> • 10 am • 60 min

The junior senator is critical of the bipartisan congressional supercommittee formed to cut from the \$15 trillion national deficit. Cardin would rather have the problem addressed by "the regular process."

## Pollster frames candidates as middle school classmates

Nov. 11<sup>th</sup> • 10 am • 60 min

Pollster Peter Hart broke down his new poll, which asks participants to describe the personalities of current presidential candidates, including incumbent Barack Obama, as if they were members of a grade school classroom.

## Va. pols: Cain's month is up; Obama faces '7 dwarves'

Nov. 4<sup>th</sup> • 10 am • 60 min

Davis and Moran looked into their crystal balls for the upcoming presidential election, though they have a murky outlook for the Republican primary and where Virginia will swing in the general election.

## Bowser: Singular enforcer needed for D.C. ethics

Oct. 28<sup>th</sup> • 10 am • 60 min

Bowser, the chair of the Government Operations Committee, discussed the recent council review of ethics policy in the city, including a 7.5-hour hearing Thursday to debate 10 related bills, and hear more than 30 witnesses from organizations like the D.C. State Committee and D.C. Republican Committee.

## ⊕ Edwards: Redistricting political, doesn't have to be unfair

Oct. 21st • 10 am • 60 min

Rep. Donna Edwards, D-Md., and Virginia Republican Delegate Tim Hugo joined Mark Plotkin on "the Politics Program" on Friday to discuss the upcoming primary and general elections and proposed redistricting. Cora Barry also appeared to promote her annual Heart to Hart Tennis Experience

## Md. gov. hasn't returned calls for 'illegal' Mont. Co. redistricting

Oct. 14<sup>th</sup> • 10 am • 60 min

Joining Mark Plotkin on "The Politics Program" on Friday were "Washington Watch" and CNN analyst Roland Martin, D.C. Mayor Vince Gray and Montgomery County Council member and president Valerie Ervin.

### • N.H. Secy. of State: Primary may be as early as Christmas

Oct. 7<sup>th</sup> • 10 am • 60 min

A panel of political experts joined Mark Plotkin on the Politics Program on Friday, including New Hampshire Secretary of State Bill Gardner who "regrets" the current scheduling for that state's primary election -- traditionally the nation's first.

## Tenant advocate: D.C. rent way over 'affordable levels'

Sept. 30<sup>th</sup> • 10 am • 60 min

"The rates have exceeded what I would call 'affordable levels," D.C. Chief Tenant Advocate Johanna Shreve says, pointing to the large number of elderly residents, those making less than \$20,000 per year and the large immigrant population in D.C., many of whom have to work three jobs to afford a home.

## CALL FOR ACTION WITH SHIRLEY ROOKER

WTOP's Call For Action Director Shirley Rooker is a consumer's best friend. Her reports focus on consumer issues, offering tips on everything from selecting health care programs to avoiding telemarketing scams. Shirley is the host of the consumer affairs show "Of Consuming Interest", which can be heard on Sunday evenings at 10:30pm on WTOP's sister station WFED Federal News Radio 1500AM and 820AM. She shared the following tips this quarter:

#### Phishing disguised as a credit union request

Access to my money is being cut off because the National Credit Union Administration needs additional information in order to provide more security for my account. Wait just a minute. I don't have an account with this credit union.

Dec. 30<sup>th</sup>

### What are you debt collection rights?

While you have an obligation to pay your bills on time, there are laws to protect your rights if you should find yourself being pursued by a debt collection agency.

Dec. 29<sup>th</sup>

#### Bad credit leads to higher premiums

Most of the large personal auto insurance companies use credit data as one of the factors in determining if they want to insure you and the rates you will be charged.

Dec. 28<sup>th</sup>

#### • It's only \$1 trillion

Can you picture it? It would buy 1.33 trillion chocolate bars, nearly 41 million new cars or 5.6 million homes.

Dec. 27<sup>th</sup>

#### **Get insurance promises in writing**

When switching auto insurance companies, it's important to have a written contract.

## A travel offer to avoid

Will a travel company really get you to that wonderful destination? Dec. 23<sup>rd</sup>

#### Get it in writing

Never leave a rental car that's had a mechanical failure without getting a document from the rental company saying it was not due to an accident.

Dec. 22<sup>nd</sup>

#### Doctors and insurance plans

You must ask the correct questions before you go to a doctor. Dec. 21<sup>st</sup>

#### A claim to avoid

We've heard from several consumers who have received notices that the rental cars they used have hail damage, and they are being held responsible.

Dec. 20<sup>th</sup>

#### Credit repair

A credit repair company, no matter what it claims, cannot compel the credit bureau to remove negative information from your file if it is accurate.

Dec. 19<sup>th</sup>

#### Did you really promise that donation?

Our WTOP listener sometimes works from home and gets calls from various charities seeking donations.

Dec. 16<sup>th</sup>

### Spare some time to check for a spare tire

Before you set off on a winter driving trip, you may want to take a look in the trunk and see how your vehicle is equipped.

Dec. 15<sup>th</sup>

### • Is it really a renewal?

It's aimed at subscribers of magazines. Has it happened to you?

Dec. 15<sup>th</sup>

## Where do you invest your money?

The call from her brokerage house was disturbing.

Dec. 14<sup>th</sup>

## A dangerous sweepstakes

There have been a lot of horror stories about people losing thousands of dollars to phony checks and postal money orders, but this call really set me back on my heels.

Dec. 13<sup>th</sup>

## Hospital ratings

How clean are the hospital rooms in our area? Dec. 12<sup>th</sup>

## The accident that didn't happen

It's the kind of "Thank You" letter I love to receive.

Dec. 9th

## How to make the most out of a prepaid debit card

When you do your holiday shopping you may find that you are offered a prepaid debit card instead of a cash rebate.

Dec. 8<sup>th</sup>

#### An electrical checkup for your home

Electrical home fires result in an estimated 51,000 fires each year and more than \$1.3 billion in property damage -- startling statistics that should have all of us checking for possible electrical problems!

Dec. 8<sup>th</sup>

#### Dealing with debit cards as rebates

While doing your holiday shopping, you may find you're offered a prepaid debit card instead of a cash rebate. Some consumers are not happy about the change.

Dec. 7<sup>th</sup>

#### Thieves who steal houses

Are you heading to warmer climates for a few months? When you return, you may find someone else is living in your home.

Dec. 7<sup>th</sup>

#### An apartment rental scam

Were there really two people who had rented the same house? Dec. 6<sup>th</sup>

#### • What do those flowers really cost?

The ad sounds tempting: Flowers delivered to a special someone at a very reasonable price. But wait a minute -- are there strings attached?

Dec. 5<sup>th</sup>

#### A reason to smile!

One consumer had a very unique way of dealing with the people who sent her a letter announcing she had won nearly \$700,000 in the Spanish lottery.

Dec. 2<sup>nd</sup>

#### Recognition too late!

I deserve the recognition of course, but the email was rather amusing! Dec. 2<sup>nd</sup>

#### • Cracking the nut of online ticket shopping

Are you thinking of getting tickets to a holiday concert, ballet or play? Be very careful if you're shopping online.

Dec. 1st

#### • Keeping important documents

How long do you have to keep documents like tax returns? Nov. 30<sup>th</sup>

#### • Check out the car before writing a check

That used car looks really great. But is it really safe?

#### Doing good and doing well?

You're given an opportunity that sounds as though you can do good and do well at the same time. Is there a catch?

Nov. 28<sup>th</sup>

#### EDGAR can help

If you're trying to find the corporate headquarters for a company, try EDGAR. Nov. 25<sup>th</sup>

### **A traditional Thanksgiving dinner?**

Think your Thanksgiving dinner is a traditional one? Don't bet on it. Nov. 24<sup>th</sup>

#### Will that package get to its destination?

If you're mailing holiday packages, the simplest advice is the best: Mail early and address completely.

Nov. 23rd

#### **©** Crooks don't take a holiday

Are you feeling stretched thin? Don't let crooks take advantage of your busy schedule. Nov. 22<sup>nd</sup>

## No good deed goes unpunished

A woman tried to help out her friends, but one restaurant objected. Nov. 21<sup>st</sup>

## Checking baby strollers, car seats on airlines

If you are planning a trip during the upcoming holidays and it involves taking small children, we have some info for you.

Nov. 17<sup>th</sup>

#### Loan scams

Advance-fee loan scams are thriving, unfortunately.

Nov. 17<sup>th</sup>

#### Charitable obligations

In the next few weeks you may receive unordered items like mailing labels, greeting cards and note paper. You are under no obligation to send a donation to the charity that sent them to you. Nov. 16<sup>th</sup>

### • Is it a charity or a fraud?

How can you make sure your charitable donation is used for the stated purpose? Nov. 15<sup>th</sup>

## ⊕ To warranty or not to warranty?

Are extended warranties a good investment? Nov. 14<sup>th</sup>

### Does your insurance cover electronic products?

Are you in one of the 42 million American households that will give or receive high-tech electronic products this year?

Nov. 13<sup>th</sup>

#### • Is a home warranty a good buy?

Is a home warranty really a good deal for consumers?

#### Home warranty problems

If you're buying a previously owned home and a home warranty is part of the deal, there are some important facts you should know before you buy.

Nov. 9<sup>th</sup>

### Double-dipping is a don't!

Are you a double-dipper? Nov. 8<sup>th</sup>

#### • Using candles with caution

The National Fire Protection Association reports that home fires caused by candles have risen significantly in the past few years.

Nov. 7<sup>th</sup>

#### **Home humidity**

Winter is just around the corner, and so is dry air in your home. Does dry air affect your health?

#### You're responsible

You have cosigned a loan for a friend or relative and are worried because you may end up being responsible for payment of the debt. What can you do?

#### Cosigning a loan

A man cosigned a car loan for his daughter and she defaulted on the payments. Now he has a negative item on his previously sterling credit report.

Nov 2<sup>nd</sup>

### Fee agreements with a lawyer

I'm sure you know that it's a good idea to get all agreements in writing. But what about a fee agreement with your lawyer?

Nov 1<sup>st</sup>

#### Bad check writers

Bad checks cost businesses millions of dollars, and according to the National White Collar Crime Center, bad checks are increasing.

Oct. 31<sup>st</sup>

### Shopping myths

Is the economy size of a product always cheaper than a smaller size? Is Black Friday the best time to get great bargains?

Oct. 28<sup>th</sup>

#### Opting to opt out

Is your mailbox stuffed with offers for credit cards and insurance? Would you like to stop them? Oct. 27<sup>th</sup>

#### • Insurance fraud

How do Americans feel about insurance fraud? Oct. 26<sup>th</sup>

#### Rental car drop-off fees

The budget for your trip can be severely challenged if you don't consider what may happen when you want to rent a car in one place and leave it somewhere else.

Oct. 25<sup>th</sup>

#### A fake traffic ticket

Delete this dangerous email immediately. Oct. 24<sup>th</sup>

### A letter from Prague

The priority air letter was addressed to <u>Call For Action</u> and was from Prague. Oct. 21<sup>st</sup>

## Test your urban myth IQ

Urban myths are always with us. Some of them predict dire events, some are funny and others are useful.

Oct. 20<sup>th</sup>

## Bank ownership changes

If your bank has changed ownership, make sure you read all the literature you receive about any changes to the way your accounts are handled.

Oct. 20<sup>th</sup>

## Common complaints about air travel

Do you agree with a Travel Leaders survey that found leisure travelers would most like to eliminate the extensive pat-downs during security screening at airports?

Oct. 19<sup>th</sup>

## Gift cards: Read the fine print

If you are promised a gift card of \$400 to open a bank account, read the fine print! Oct. 18<sup>th</sup>

#### When is free not free?

One of my favorite websites has done it again, uncovering the truth behind an offer that is supposed to be free.

Oct. 17<sup>th</sup>

#### • Unclaimed assets

If your bank account sits too long without activity, it may be closed by the bank. Oct. 13<sup>th</sup>

#### • Unauthorized charges on bills

It's a scam that has been around for a long time and keeps on giving to the crooks -- I'm talking about cramming.

Oct. 13<sup>th</sup>

#### Should you purchase a generator?

Memories of terrible weather and loss of electrical power during the summer may be fading, but power outages can occur at any time, even on days where there are no weather issues.

Oct. 13<sup>th</sup>

#### Do your kids wash their hands?

As we start the cold and flu season, handwashing is one way to help prevent the spread of germs, but experts say kids often skip it.

Oct. 12<sup>th</sup>

### Predatory lending

There are people who promise to help solve all your money worries. But is there a catch? Oct. 11<sup>th</sup>

## Shop with caution on a cruise

As you plan your wonderful Caribbean cruise, we have a warning for you. Oct. 10<sup>th</sup>

## Defective merchandise

Do you have the right to expect a refund if a product is defective? Oct. 7<sup>th</sup>

## Be smart to Internet scams

What do pets, romance and secret shoppers have in common? Oct. 6<sup>th</sup>

## • Travel tips for a comfortable cruise

What are some of the things to consider when planning your cruise? Perhaps our experience will help you make wise choices.

Oct. 6<sup>th</sup>

## Living wills

Should you have a living will? Oct. 5<sup>th</sup>

#### Notify creditors when you move

When a credit card expires, a new one is usually sent to the last address in the company's records.

Oct. 4<sup>th</sup>

#### Foreclosure scams

If you're in danger of losing your home, you're at one of the most vulnerable points in your life -- and the crooks are just waiting to take advantage of you.

Oct. 3<sup>rd</sup>

#### Unsafe tires

Before you buy a used vehicle, check the recall history of the car and its tires. Sept. 30<sup>th</sup>

#### • Keep track of those family heirlooms

Would you give up if a store had a family heirloom for years and you couldn't get it returned? Sept. 29<sup>th</sup>

#### Get it for free!

Was this a case of just being uninformed, or a case of an overzealous salesperson trying to close a deal?

Sept. 28<sup>th</sup>

#### This isn't a childhood game

Did you play tag when you were a kid? Well, there's a new game in town, and it isn't child's play. Sept. 27<sup>th</sup>

#### A travel offer to avoid

Please do not put up a large sum of money for a travel package until you have had an opportunity to thoroughly check it out.

Sept. 26<sup>th</sup>

## **WTOP ANSWER DESK**

In the spring of 2008, the economy hit the skids. With great economic uncertainty, WTOP listeners were (and still are) scared and confused. WTOP looked for ways to report on the crisis beyond the numbers. We asked for our listeners to phone or email us with the questions that were on the top of their minds. The WTOP Answer Desk was born. Since its inception it's evolved to answer the needs of our listeners.

- What Congressional inaction means for you
  A stalemate in Congress is threatening to bring a tax increase to 160 million people.

  Dec. 22<sup>nd</sup>
- WTOP Answer Desk: How can I stop spam texts?
  Never answer spam. Someone was fishing for targets and you let them know that you exist.
  Dec. 13<sup>th</sup>

## WTOP SAVES YOU MONEY

In the spring of 2008, the economy hit the skids. With great economic uncertainty, WTOP listeners were (and still are) scared and confused. WTOP looked for ways to report on the crisis beyond the numbers. As we all started to tighten our belts and looked for way to save pennies, we thought to share our knowledge and research with listeners. WTOP Saves You Money has proven to be a hit with our listeners.

#### • Which online retailers offer the easiest returns?

STELLA Service tested the largest 25 online retailers to find out which company issued refunds the quickest and with the fewest hassles.

Dec. 30<sup>th</sup>

#### Saturday deadline looms for 2011 charitable donations

As 2011 draws to a close, you may be able to use a few tax tips.

Dec. 29<sup>th</sup>

#### How to avoid gift card fraud

Crooks are getting gift cards before they've been loaded with money. Here are some tips to avoid getting scammed.

Dec. 23<sup>rd</sup>

### Skype to offer free Wi-Fi at airports

Dulles International Airport, Ronald Reagan Washington National Airport and Baltimore-Washington International Thurgood Marshall Airport are included in Skype's plan.

Dec. 20<sup>th</sup>

#### The best time to buy a used car -- now

If you're waiting to buy that new car until after the holidays, think twice. You may be able to get a great deal on some new-to-you wheels right now.

Dec. 16<sup>th</sup>

### Tips to save money and stress for the shopping-weary

Procrastination isn't always a bad idea when it comes to Christmas shopping, in fact, it can save you some money and sanity.

Dec. 15<sup>th</sup>

#### Tips for avoiding hassles when buying furniture

If you spend big bucks on furniture, you likely don't want it falling apart in six months. Dec. 12<sup>th</sup>

### Free shipping: Most online consumers don't shop without it

On Friday, Dec. 16, an estimated 2,000 retailers will offer free shipping on items purchased for delivery by Christmas Eve.

Dec. 9<sup>th</sup>

#### Drilling down to find a good dentist

Some dentist drills might as well sing and dance to entertain patients, considering the different prices offices can charge for the same work.

Dec. 7<sup>th</sup>

#### Freeshipping.org

FreeShipping.org is a shopper's shortcut to free shipping offers from retailers.

Dec. 7<sup>th</sup>

### • Energy-efficient tax credits end Dec. 31

The credits of up to \$500 are set to expire at the end of the year, and it's uncertain if Congress will renew them for 2012.

Dec. 5<sup>th</sup>

## Holiday shipping deadlines quickly approaching

The deadlines for placing orders online and having them arrive on time with standard shipping costs are fast approaching.

Dec. 5<sup>th</sup>

### Outlet shopping: Do the savings outweigh the hassle?

Consumer Reports set out recently in search of the truth about outlet shopping. Is it really worth the trip and the crowds?

Dec. 1st

## Store credit cards can wreak havoc on credit score

If you've gone shopping at a department store lately, you've probably been asked to open a store credit card. If you do, you could save 10, 15 or even 20 percent on your purchase that day. Nov. 30<sup>th</sup>

## **Which retailers offer free shipping?**

Some retailers now require minimum purchases for free shipping, but not all of them.

## • 5 simple changes to help you save money

Rethinking some things you do all the time could save you about \$1,500 a year. Nov. 16<sup>th</sup>

## WTOP Saves You Money: Hassle-free holiday shopping

Apps help keep track of receipts, prices and even bathrooms at the mall. Nov. 15<sup>th</sup>

## • New site finds, rates Foursquare deals in D.C.

Free is always good, right? But how do you know if it's really a good deal? Nov. 14<sup>th</sup>

How to save on gas during Thanksgiving travel

It's likely to be more expensive for the annual Thanksgiving family visit -- with gas costing about 60 cents more per gallon than last year, but there are ways to save money.

Nov. 13<sup>th</sup>

### "ASK THE ... "

For nearly 10 years, one of the most constant things in Washington, D.C., radio has been WTOP's "Ask The..." programs.

Ask The Governor, Ask The Chief, Ask The Experts...when listeners need answers, WTOP goes directly to the source. In nearly every instance, the newsroom is swamped with calls and emails. And, what these community leaders have to say on our air often appears on the newspaper pages the following morning. Every program airs at 10am and is one hour long.

Ask the Chief airs the first Thursday of every month; Ask the Governor airs the last Tuesday of every month. All other "Ask The..." programs vary in air date.

- Oct. 10<sup>th</sup> 10am 60 min
   Ask the Owner: Capitals, Mystics, and Wizards Owner Ted Leonsis
- Oct. 13<sup>th</sup> 10am 60 min
   Ask Mayor Vincent Gray (DC)
- Oct. 18<sup>th</sup> 10am 60 min Ask the County Executives: County Executives Ike Leggett, from Montgomery County, and Rushern Baker, from Prince George's County.
- Oct. 26<sup>th</sup> 10am 60 min
   Ask Governor McDonnell (VA)
- Nov. 3<sup>rd</sup> 10am 60 min Ask Chief Lanier (DC)
- Nov. 23<sup>rd</sup> 10am 60 min Ask Mayor Vincent Gray (DC)
- Dec. 1<sup>st</sup> 10am 60 min Ask Chief Lanier (DC)
- Dec. 15<sup>th</sup> 10am 60 min Ask the Traffic Experts with WTOP Traffic Reporter Bob Marbourg, Sprawl and Crawl Reporter Adam Tuss, and Robert Thomson, the Washington Post's Dr. Gridlock.

## HOME VALUE HIGHWIRE

As everyone is aware, the housing market changed dramatically over the last couple of years. Home prices crashed, home sales plummeted and foreclosures and short sales began to make up a significant portion of the market. WTOP Radio decided to explore changing trends and niches of the housing market, with our "Home Value Highwire," which runs weekly. The series has been running for two years.

We talk to real estate agents, frustrated sellers, buyers looking for a deal, folks who've foreclosed on their homes, home owners in need of mortgage assistance, mortgage experts and more to paint a clear picture of the market.

#### • Home prices continue to decline in D.C. area

Home prices. How low can they go? Unfortunately, they continue to decline in our area. Dec. 19<sup>th</sup>

#### Preparation is key for a proper appraisal

If inexperience can lead to a lower appraisal, how can you protect yourself? It's all about preparation.

Dec. 6<sup>th</sup>

### Low appraisals are all about the existing numbers

A low-appraisal can sink a housing deal in this market, but the driving force behind them is a complicated matter.

Dec. 5<sup>th</sup>

## Appraisals affecting already fragile housing market

The housing market is still pretty fragile and one factor is home appraisals. Nov. 27<sup>th</sup>

## Bank workshops help homeowners avoid foreclosure

We've told you countless stories of struggling homeowners trying, month after month, to catch a break with their mortgage. So how can some people get help in one day?

Oct. 24<sup>th</sup>

### Md. home resembling White House a tough sell

A beautiful Charles County home has been on the market for 18 months, but the odds are against it selling -- at least quickly.

Oct. 17<sup>th</sup>

#### D.C. region condo sales hit new low

Washington region condo sales in the third quarter have dropped to their lowest level since the bottom fell out in 2008.

Oct. 10<sup>th</sup>

One development mirrors national housing market woes
More proof that timing is everything in the housing market: It all depends when you buy a new home.

Oct. 3<sup>rd</sup>