

WPHR-FM
Fort Pierce, FL
Quarterly Issues/Programs List
Third Quarter, 2012
10/03/2012

WPHR-FM provides its listeners with programming and public service announcements that address issues of concern to our local community. Among the issues determined to be of most concern to the community during the preceding calendar quarter were:

1. Health care; Affordable Care Act; wellness;
 2. Employment
 3. The elections
 4. The economy; tax policy; investments;
 5. Internet safety; technology
 6. People; attitudes; prejudices
 7. Consumerism; energy prices
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**Section I
LOCAL PROGRAMMING**

Section I lists regularly-scheduled and special programs that represent the station's issue-responsive programming providing the most significant treatment of the issues listed above for the calendar quarter.

WPHR-FM airs the Morning Report at 5:00a.m to 9:00a.m. Monday-Friday

WPHR-FM Morning Report

7-2-12

5 & 7am hour

Next steps for healthcare reform for individuals: 10 min

Bottom Line: So here we are... The "Affordable Care Act" will stay as law so it's time to understand the next steps for us as individuals. And the next implication will hit next year.

*Starting in 2013 the amount of money you're allowed to contribute to a FSA (Flex Savings Account) will be cut in half from \$5000 to \$2500.

*Starting in 2014 you must have health care insurance or the additional taxation begins. The schedule is as follows:

2014: The tax amount is \$285 per family or 1% of your gross income (whichever is higher).

2016: The tax amount is \$2085 per family or 2.5% of your gross income (whichever is higher).

2017 on: The tax amount increases in perpetuity indexed to inflation.

When selling this to us we were told this was not a tax. The Supreme Court's ruling said it's only legal as a tax. As such this is the largest tax increase liability in American history as it hits every American family.

Next steps for health care reform for businesses: 10 min

Bottom Line: 2014: Businesses of 50 or more full-time employees must provide healthcare insurance to all employees or face a per person tax.

The insurance coverage must meet a minimum standard that is yet defined by the Federal Government. That level of uncertainty will likely not be settled by the election this fall.

74% of businesses to delay hiring: 10 min

Bottom Line: So a flash poll of businesses taken after the ruling yesterday revealed a chilling detail pertaining to the impact of the healthcare reform ruling yesterday. Most businesses simply aren't going to hire until they know the real costs impact of "The Affordable Care Act" on their business.

Uncertainty is the biggest enemy of any business. You can plan a business without knowing what your hard costs and regulatory environment looks like. The end result is two fold as I see it.

1. Businesses under 50 employees will not add additional employees. Why would they hire to put themselves under the full weight of the law?

2. Many businesses will end coverage to all employees and pay the tax for not offering healthcare. This will result in likely more than 100 million Americans having to seek insurance on their own.

Hiring is returning at the state and local level: 10 min

Bottom Line: For the past few years employment at the state and local level has been steadily cut. Declining revenue to states and lower property values leading to lower property taxes have led to most local governments have to cut back on employment. That trend is changing.

We now see a 20% year over year increase in state and local government employment. Many states including Florida are hiring right now. For example

in Florida nearly 600 state positions are currently open and across the state in local Governments there are about 4000 openings.

As property values stabilize and even being to rise - so will revenue.

Nervous time for Apple? Two top execs to leave the company: 10 min

Bottom Line: The Apple re-revolution began in 1999 when work on the iPod started at Apple. Steve Jobs was the idea guy and would go to the engineering team to create his ideas. The engineering genius for all of the Apple products Jobs produced was Bob Mansfield. SVP of Hardware Bob Mansfield is retiring (along with the departure of the Controller of Apple). This could be reason for concern.

Questions still remain about the future innovation of Apple with the passing of Steve Jobs and now questions will be raised about the ability to develop the the ideas. The engineering behind Apple's products can't be understated. It won't gain much attention but this is the second biggest departure that could have occurred at Apple.

President Obama's re-election odds: 8 min

Bottom Line: This week President Obama again checks in with a 48% approval rating (still added by a bogus Bloomberg poll from last week). The net result is a 60% chance of re-election (this would be lower without the Bloomberg poll).

Looking inside the states (where it counts most) the electoral margin of victory for President Obama shapes up as 285-253 again this week. Increasingly there is potentially good news for Mitt Romney though. More states are shaping up as swing states this year than any election since 1992 - with a close race that could provide.

7-9-12

5 & 7am hour

Jobs report - Earnings Season - All things economic: 10 min

Bottom Line: Here we are off of a fresh jobs report on Friday that showed for a third straight month we aren't creating enough new job growth to keep

pace with population growth (and thus increased demand for employment). Surprised? Well you shouldn't be.

There are a few critical growth points that are critical to overall job growth.

- * 3% or greater growth
- * 2-3% growth
- * Under 2% growth

With 3% or greater job growth we are able to create jobs at a rate that is greater than the ever increasing demand for employment in the country through population growth and people living/working longer than in previous generations. The number we need each month is approx 120,000 jobs - not a problem in this economy.

The next is the 2-3% growth economy. This one is the stagnant to slow growth economy. At two to three percent economic growth we'll grow the needed number of jobs to keep pace with demand. We won't make progress most months but we won't be falling behind either.

The final is the sub 2% growth economy. In this economy we aren't able to generate enough new economic activity and business formation to see significant job growth. The consequence is that we'll fall behind in the employment picture virtually every month in a sub 2% economy - it's just a matter of how much.

Unfortunately we're in the sub 2% category. Overall economic growth was at 1.9% for the 1st quarter of 2012. Since March I've been projecting 1.6% growth for the second quarter (the one that just wrapped up). We'll soon see how right I am about that number but all of the other evidence around us suggests that we're not only in a sub-2% economy but that it's slightly decelerating.

Do you have the DNS Changer? Click the link below to find out: 10 min

Bottom Line: Ok so this is a little pointless if you're reading this because it means you're online and thus not infected but what the heck... The link above is the FBI supported site that tells you if you have the DBS Changer virus - just by clicking on it.

Facebook to track what apps you use & target ads to you based on them: 10 min

Bottom Line: Facebook hasn't been making friends on the privacy front for awhile now and their latest move won't make any either. Facebook will be tracking app you use through "Facebook Connect". They'll be using that data

to target ads for you. This isn't a new concept - search sites have been doing this for years but it is a first with apps - which as we download them to our own devices seems that much more intrusive still...

Google to enter politics in a more noticeable way - they are starting a "Legalize Love" campaign: 10 min

Bottom Line: And then there is this. Leaving my own view of gay marriage out of this entry I'll point out what is going on at Google. Google is engaging a "Legalize Love" campaign aimed at lobbying countries to legalize homosexual marriage. If this seems odd for a large company to take such a political movement to countries, it's with good reason. This is odd for a large company.

Typically companies lobby for their own business purposes. It's odd for the largest company in any particular industry to start a political movement around the world. It's up for you to do with this as you wish but I'm not sure if its good business.

Word of mouth advertising becoming increasingly important in politics: 10 min

Bottom Line: Word of mouth advertising is one of the most effective (often the most effective) form of advertising. That's nothing new to us. It is however a newer dynamic in politics. While the ad blitz still has an effect, the changing way we and especially younger people use media (often on their own terms & not watching the big networks where most ads are pounded) means that the traditional ads have less effect and peer pressure through social media can certainly have an impact. And it's growing.

Examples on both sides exist. Certainly awareness and vetting in the primary process has grown through the Tea Party (Remember when Rubio trailed Crist by 30 points in the polls - it was the Tea Party - not a Rubio spending blitz that pulled him through). President Obama is clearly another as he pulled through Hillary Clinton.

In any event - you may have more influence in the political process than any ad.

Next likely airline fee is...: 10 min

Bottom Line: Seriously... Now if we want to get off of the plane efficiently we'll be charged? What's worse is that we're our own worst enemy. Here's the story.

In a recent survey for the airline industry 16% of us said we'd be willing to pay a fee to get off of a plane quickly. Brilliant really. With that in mind the airline industry is likely to move in that direction. This is a

case of us getting what we ask for. And if you're principled and don't pay - it's likely to take longer to get off of a plane than before... Thanks!

2nd Generation Kindle Fire will be launched within a few months: 10 min

Bottom Line: The 2nd generation Fire will be here in about three months. Two things...

1. The new Fire will have a camera, better resolution and will be thinner & lighter
2. The cost of the existing Fire will drop or if you want the new one it will be the same price so it's likely better to wait.

Amazon is also likely releasing two other tablets to compete more directly with the iPad. Meanwhile Apple is likely to release an iPad mini to compete with the lower end tablets around the same time.

7-16-12

5 & 7am hour

Newly issued guidelines for keeping passwords secure: 8 min

Bottom Line: The type and level of sophistication of hacks attacks has and is changing. Rather than putting all of your faith in company X to protect your information here are some solutions you should use to protect yourself.

1. Different password for every site
2. Length of password is more important than complexity
3. Protected master list of passwords that is protected

Before you move on (because we've all read or heard some advice before) at least some of what I'm getting ready to tell you isn't something you've read or likely heard elsewhere. First it's about mindset. Remember that you're not dealing with a person on the other end - it's a computer program. That's while a lot of advice is dated and less effective these days.

You do need a different password for every site. The reason is the obvious but you might not realize how efficiently hacking computers are at using exploited passwords. Once a hack attack gains a password it instantly can try it against a myriad of sites online to see what else it unlocks. It doesn't require a person going site to site. On to the password complexity...

Because these are computers trying combinations of passwords to exploit - it doesn't really come down to complexity of password, length is more

important. This is counter in part to what we've been trained to do. Many companies require us to have at least one capital letter and a number. That's conditioned us to think that's protecting us. In the older days when it was a person rather than computer program trying to corrupt us that was the case. These days it's better to have a long password (more characters and thus many more combinations for a program to try to crack) than a shorter complex password.

The most important piece of this puzzle though - is how you store all of these passwords. This is where I break from all of the others out there.

Some say to use an app or a secure site online or even print it out and store it. I say buy an external hard drive designed specifically for the purpose of storing your passwords.

Apps can be compromised just as other cloud storage sites. What happens if that list you print out is lost or worse still stolen by someone around the house? In all of those cases you're cooked. You could be completely compromised before you even knew what hit you. Setup and external hard drive, password protect it and only plug it into your computer when you need to get information off of the drive. If you want to be even more secure you can take your computer offline while you access the external.

News isn't good on the job front - big drop in companies looking to hire for the 3rd quarter: 8 min

Bottom Line: As though the job market wasn't difficult enough it's going to get even tougher. In yet another sign of a decelerating economy - only 23% of companies are planning on hiring in the 3rd quarter of the year (which started with July). Heading into the second quarter 39% of companies were ready to hire and we know that the result. Three consecutive months of hiring that was below what's needed just to keep pace with demand (and thus higher unemployment). According to this survey it's likely to be about 40% worse.

Harsh reality for those looking for work but needed information for preparing for what we're facing this fall.

MSNBC.com is dissolved as Microsoft gets out of partnership: 8 min

Bottom Line: I have a feeling that most will immediately have a very positive or very negative reaction to this based on ideological lines. It's ok - Microsoft did too.

If you go to MSNBC.com you'll find it doesn't exist anymore - instead it will take you to NBCnews.com. It happened last night. Microsoft had a partnership on MSNBC.com (50/50) with NBC going back nearly 16 years (long before the left leaning approach by MSNBC). Microsoft had grown frustrated with the lack of control of content bleeding into the website as it reflected what was happening on MSNBC. Last night they ended it. Microsoft sold their

50% back to NBC and forced the closing of the site. Microsoft plans to launch its own news site later this year.

San Francisco wins - Apple reverses course and keeps EPEAT certification: 8 min

Bottom Line: So Apple created the EPEAT certification process for electronics several years ago. This is an Energy Star like rating for environmental considerations for electronic products produced. Last Thursday Apple said they were ending the use of it. San Francisco announced that they would no longer do business with Apple. Over the weekend Apple reversed that position and will still report their products according to their EPEAT system & thus San Fran and any other than were into that system will continue business with Apple.

Recall of new (2013) Ford Escapes: 8 min

Bottom Line: Unlike many of the recent recalls involving older model vehicles this is about the newly released Ford Escape. Just over 8000 2013 Ford Escapes have been sold in the US so far. All of them need to quickly be taken back to the dealer. At issues is the padding in the floor board beneath the pedals driver side. The padding is bunching up under pedals.

Ralph Lauren to make future Olympics Uniforms in US: 8 min

Bottom Line: Last week much was made out of a story that wasn't new. Ralph Lauren's Team USA uniforms were made in China. While I too believe that perhaps our American team should have American manufactured uniforms - the timing of the consternation was curious at best in this Presidential election. Ralph Lauren has always produced their clothing this way however, many in political circles including Harry Reid called for the burning of the clothes...

Work habits making us sick: 10 min

Bottom Line: It's no surprise that work is taking a bigger toll on our health these days. You might be surprised by the many different ways our health is being affected. For example try these:

Commute Time

Posture

Shoes

Sleep

Our commute time is now up to 25 minutes on average. The longer in the car the less time moving around. Additionally, our blood pressure is often on the rise while driving in traffic.

Posture - working longer and sitting longer with bad posture is leading to increased back and neck problems later down the road. Ditto with poor shoes (especially heels worn by women at work). And then there is sleep. As we work longer and stay busier the only way to buy more time is to cut back on sleep. All ways that over time we're killing ourselves.

Nokia Lumina 900 (with Windows 7) drops cuts price in half: 8 min

Bottom Line: The Nokia Lumina 900 is the only decent Smartphone on the market with Window for the moment. It was a good deal at \$99.99 and now twice as nice at \$49.99 with a two year contract as Nokia is struggling to stay relevant. From a sheer technology standpoint this may be the best overall deal in Smartphonedome as the technology in this phone is such that it would cost \$650 to \$800.

7-23-12

5 & 7am hour

Investment - 13% of the US economy: 10 min

Bottom Line: We so often hear about how important it is to spend money vs. saving and investing it with regard to helping the economy. While it's true that 70% of all economic growth does come from consumer spending - the impact of investing is understated to say the least.

As part of the fiscal cliff debate pertaining to tax policy and the expiration of the Bush era tax policy, the President has stated numerous times that the tax rates for those who earn \$200,000+ or families earning \$250,000+ should have their taxes increase. Additionally the President has advocated for raising taxes on investment (both capital gains and dividend tax rates). The premise has been that investment simply isn't as important to the economy as spending, so according to the President, you keep tax rates lower for middle and lower earners who will spend it and raise the rate on those who are more likely to invest. Aside the choosing of winners and losers with tax policy that strategy engages in (which shouldn't occur) it's also bad economic policy.

Investment makes up 13% of the overall economy. That's 13% of the economy that is impaired further if we limit or discourage investment activity. To those who are active investors this is no surprise, but to those who support the flawed logic the President uses in advocating for this policy change consider this... Without investment:

1. Where does startup capital come from for many companies?
2. Where does money to expand a business for many companies (especially smaller) come from?
3. What happens to the employment rate if less investment takes place and thus fewer companies created and expanded?
4. What happens to those using investment income they rely on from investments?

Those are just the first line of (rhetorical) questions that must be answered. The truth is the economy doesn't work without healthy investment activity.

How your credit can impact your children's higher education: 10 min

Bottom Line: Student loan reform was passed in 2010 along with other financial regulation reforms. Among the new regulation that went into place was regarding student loan eligibility for those under 21.

Since 2011 those under 21 haven't been able to obtain credit without a job showing they can pay back the debt they are applying for. This is along with higher education costs are leading to parent's having to sign on the dotted line much more frequently. Prior to the new regs 67% of all student loans had a co-signer, that number is now over 90%. That means that your credit score and overall credit viability could determine whether your children will be able to begin college after high school (if they need loans).

Highest end Google Nexus 7 tablets sell out: 10 min

Bottom Line: Google's first foray into a self-owned and controlled tablet is a huge success (at least at the onset). Google has actually sold out of the higher end 16G Nexus 7 tablet (as of the typing of this the base model 8 G for \$199 is still available). This not only looks to be a superior product to the Kindle Fire tablet for a similar prices on the lower end tablet market, it could be a game changer.

We're getting into the next evolution of tablets, smartphones and perhaps computers. Microsoft and Google have been looking at the Apple example and are beginning to replicate it themselves (first in the tablet market - Nexus for Google - surface for Microsoft). I have a hunch the Surface tablet will sell well when it's released as well.

Third Gen iPad - becoming business staple: 10 min

Bottom Line: For most people the iPad has been an indulgence that people will engage because it's... Well cool. Increasingly it's becoming a purchase because it's productive.

Business use of iPads has increased from 13% to 21% since the most recent iPad release. This is a number I only expect to rise. Ashley uses hers predominantly for business use (it's much easier to carry around and setup than a laptop) and many businesses are now beginning to look to it as standard at work equipment. Apple's dream is to get inside the classroom - which just might eventually happen.

Direct TV - Viacom back on the same page for \$5 billion: 10 min

Bottom Line: Much ado about \$5 billion. Friday night Direct TV and Viacom, which spent a week fighting over a contract renewal (and left Direct TV viewers without any Viacom channels), came to a resolution and settled for \$5 billion over seven years. That means this past weekend all Viacom content was back on (though I didn't miss it while it was gone).

Teenage driving rate decreasing (and they're ok with it): 10 min

Bottom Line: It used to be the sweetest part of becoming 16... This prospect of obtaining a drivers license and taking to the roads. For many it still is but the rate of teenage driving has been steadily decreasing over the past 20-30 years.

Many states have been passing restrictions for teenage driving including many states not allowing a full license to be obtained until 18 but even at 18 not as many are getting on the road. The percentage of those with licenses at 19 is down from 87% in the early 80's to 70% today. The most common reason, somewhat surprisingly, is the internet, resulting in less of a need to leave the house.

7-30-12

5 & 7am hour

The economy - GDP- 3rd quarter preview: 10 min

Bottom Line: I've got good news and bad... And I'm not going to drag this out. After accurately predicting the 2nd quarter growth rate in March... Here is the result of my 3rd quarter estimates... US growth to slow still further to 1.1% in the 3rd quarter of 2012. That continues the trend we've experienced for all of 2012 thus far.

The lone bright spot is that we don't enter recessionary conditions in the 3rd quarter but with a declining growth rate of 1.1% unemployment will continue to slowly rise, income growth will remain at or below inflation rates over the next three months. We've seen three consecutive months of declining retail sales and that is likely to continue through at least the elections. Europe accounts for about 3% of all US economic activity and their mess continues to put pressure on our economy independent of our own issues. At 1.1% we would be at imminent risk of recession in the 4th quarter and certainly into the new year. And that leads to...

QE 3 might already be taking place - what it means to your wallet: 10 min

Bottom Line: Last week we saw several economic events occur that suggests that the ever secretive Federal Reserve may actually already be engaged in QE 3 (or as it's sometimes put - printing money). Mortgage rates hit another low of 3.5%, Oil went higher, to over \$90 from recent lows in the 70's (while the world economy continues to slow) rising stock prices during a weaker earnings season and the dollar falling against many foreign currencies... All signs that the Fed may already be "creating" more money supply and using it to buy mortgage debt. I'm not a fan and if this is the case we could see rising commodities prices once again. During the first two round of QE material costs rose 85%.

What the iPhone 5 likely looks like (first pictures): 10 min

Bottom Line: It's increasingly difficult to keep secrets in our technologically engaged world. Aside from any possible internal leaks (or phones being left at bars), the parts for these devices need to be ordered in advance of production. Follow the parts and you can infer what the products will be.

A developer who has "followed the parts" has actually assembled the likely iPhone 5. If you'd like to see the look and physical features click the link above. Btw, it does include a smaller dock which would render all of your existing iPhone cords useless...

As the job market tightens - so do job interviews: 10 min

Bottom Line: Increasingly the interview process is becoming more complex. So of the questions being asked at the most demanding positions within the most demanding companies are boarder line outrageous but at many companies these days it's more about how you think than having a "correct" answer.

Technology companies have typically asked the quirkiest questions but now traditional companies are adding questions that are more demanding, more likely to surprise and are more about the way you think than the answer. It gets down to analytical thinking and problem solving. So remember if you're in one of these curve ball question scenarios it's more about process of understanding than the "correct" answer.

**IOC issues "do not Tweet" order to Londonfans as they overload data systems:
10 min**

Bottom Line: Best laid plans. In today's technological world engineers have plenty to consider when laying broadcast and online plans. After all this is the first Olympics in which all events are being broadcast on demand through online streaming. All of the broadcasting requires bandwidth though & that's limited. The engineers accounted to just about every factor in determining their ability to run their broadcasts and equipment - save perhaps for one. The influence of Twitter. It turns out that the rash of Tweets racing through London are bogging down networks and even impairing broadcasts and equipment. The problem became so great for NBC over the weekend that the IOC issued a do not Tweet message to the residents of London.

Chick-Fil-A brand rating falls from well above industry average to below average: 10 min

Bottom Line: The saga that just won't go away. Chick-Fil-A has become an unfortunate political football and the result is a fast declining brand ranking. There are metric that study the overall brand power of restaurants on a scale of 100. Chick-Fil-A of the national fast food companies had ranked highest at 64 against an industry average of 43. Over the last two weeks it's dropped to 39 or suddenly below average. It remains to be seen if sales are dramatically impacted or if this will be permanent (most situations somewhat similar to this settle out after a short period of time - usually when the media leaves it alone) but it does show how politically charged today's world is.

8-6-12

5 & 7am hour

New wave of health care apps coming for smart phones: 10 min

Bottom Line: It's a natural fit to have increased healthcare treatment and testing available to through technology. There is an increased interest because of the ever rising cost of healthcare. While there is a certain amount of risk associated with wide-spread self diagnosis and testing (there is a reason why a doctor is a doctor and we're not right?) but for several tasks this can be extremely beneficial. So much so that the FDA has approved an app for the iPhone that tests blood-sugar. Some of the apps currently being developed, or already developed, are:

- * Blood Sugar testing using your iPhone (saves test results for you as well)
- * Pulse (or heart rate)
- * Blood Pressure

There are plenty more on the way. The key for many of the apps gaining traction and being good for you to use will be the FDA. For a complete list of those currently here or in development click the link above.

War of the Worlds? Reuters Twitter account hacked and fake news events reported: 10 min

Bottom Line: In what was the most significant development in compromised news media, perhaps ever, Reuters had its Twitter account hacked and false news posted by its account. What kept this from being a bigger issue than it was, was two fold. It was false info about Syria and there aren't tens of millions of Reuters followers on Twitter.

Hackers gained access to Reuters account and posted information suggesting that the Syrian Government had made significant progress in putting down the resistance and restoring its control over the country (which leads you to wonder who was behind the hacking...). Now think about the implications. For the rebels fighting the Government - if they received news in real-time from a seemingly legitimate news source saying the resistance has been broken; it could completely change the outcome of the situation on the ground (if they reacted to the information).

While the Syrian outcome won't be decided by this attack we have to wonder what will. This was the first effort to hijack a traditional news company for propaganda purposes - it won't be the last. In fact this was such a concern after 9/11 that in times of national emergency traditional media broadcast companies (TV and Radio) are placed under the Dept. Of Homeland Security. The concern is that media outlets could be compromised by terrorists and broadcast false information and prevent the needed information to be publically disseminated. I'm sure yesterday's event won't be lost on our national security experts and it appears as though they're going to need to figure out contingency plans for social media as well - lest we have an international "War of the Worlds" situation breakout because of compromised media outlets.

Comparing car insurance rates before a move: 10 min

Bottom Line: We're now in a period of unprecedented differences in auto insurance costs. There are numerous reasons why costs may vary greatly from state to state (especially state laws governing insurance coverage & the number of uninsured motorists on the roads). It's reached a big enough difference that you actually need to figure in auto insurance costs as part of the overall consideration when assessing cost of living. Here are a few high points in the latest insurance cost data.

The cheapest auto insurance is found in North Carolina where it costs an average of \$860 per year. Conversely the most expensive is Michigan where it costs an average of \$4490 per year! So if you have two cars and move from North Carolina to Michigan it'll cost you more than \$7000 for car insurance! We typically consider cost of living before moving but I don't think we usually consider auto insurance cost as part of that consideration. We now need to.

Btw, In Florida our avg. insurance cost is just below \$2000 or a little more expensive than most states.

"EBay Now" is testing same day shipment for local businesses: 10 min

Bottom Line: As Amazon.com is ramping up new distribution centers around the country to improve the speed of delivery of its products - EBay is moving on increased speed as well. Right now EBay is testing same day delivery of its products in San Francisco (but only in San Fran for now). Once they've worked out the kinks we will likely see the service rolled out nationwide. One trend is clear - faster delivery times.

Same and next day delivery of good is great from a consumer standpoint. It's also something we need to take note of as business people. One of the two real advantages of a traditional environment will be lost as same day service takes hold - the instant nature of having the product you purchase (the other being customer service). If you have a retail business you need to be planning on how you can participate in these services as the role-out around the country.

How to improve workplace moral: 10 min

Bottom Line: As the economy has slowed down over the course of the 2012, consumer confidence has dipped which naturally has led to weakened workplace moral. Firms are reporting the worst workplace moral since the recession as more people are worried about their jobs once again and the pressure is increased as companies aren't performing as well. A leading consulting firm is recommending a strategy to employers. Walk around.

If a manager increases the interaction in an inquisitive and generally positive way it can go along way towards creating renewed confidence and improving moral. One of the keys is a genuine approach that asks questions from your employees and you considering and responding to their concerns and needs. One of the keys that's pointed out is to table criticisms that you may have as you engage your team. Save the negative action items for a later time so that your engagement with your team isn't viewed as something negative or cause for additional worry.

Real-time photo streaming is here "This is Now": 10 min

Bottom Line: So Instagram has brought us the first real-time photo streaming service. If you opt into the service and tag a location, you're photos will be shared in real-time as part of a mosaic for any that are watching a particular area. This could be especially need at times of a breaking news event or big life event within the family.

Often when big news events occur we'll look at the pictures later on in reflection. In this new world the pictures will be able to capture the moment instantly for us to see.

8-15-12

5 & 7am hour

Economists see just a 30% chance of a double dip: 10 min

My Thoughts: Glass half full: 70% chance we don't double dip. Glass half empty: twice as many economists think we will double dip (vs. 3 months ago). This is a situation where I hope my analysis is proved to be wrong. Over the past month I've been telling you that we've never had the economic data that we currently do and avoided recession. I still think you have to prepare for another dip and then hope that the 30% of economists and my research are wrong.

Who's the odds on favorite to win the GOP nomination?: 10 min

My Thoughts: Mixed weekend for Michelle Bachman over the weekend. She won the Iowa straw poll but immediately was dropped from the top challenger to Mitt Romney to third in the race behind Mitt and Rick Perry.

We pulled \$14 billion from the stock market last week: 10 min

My Thoughts: With the week being cut off on Wednesday, those that did pull last week missed out on the rebounding that took place on Thursday and Friday

- as I type this the stock market futures are also pointed higher for today. Plus there's this next story...

Meanwhile company insiders were putting their money in: 10 min

My Thoughts: Which validates what I've been suggesting which is good companies were being sold off with the bad and there are many good values right now. I can tell you I made a list and checked it twice over the weekend for some additional discount shopping today...

The Verizon strike takes an uglier turn: 10 min

My Thoughts: This is sad and even dangerous. How could Verizon invite these thugs back into their office at this point anyway. Fire them all and 5 million people who value the opportunity will apply. By the way... I say dangerous because my grandmother who moved last week doesn't currently have phone service because you can't start service in New York right now...

McAfee brings full security software to the iPhone: 10 min

My Thoughts: Soon it should be good to go for Droid as well. Smart phone security has been an underserved market.

8-24-12

5 & 7am hour

iPhone security flaw with text messages - what to beware of: 10 min

Bottom Line: Apple has become the new top target of hackers as they've become the biggest kid on the block. They now know what it felt like for Microsoft all of those many years they were hacker target number one. For now here is what you need to know. All generations of iPhones are potentially able to be compromised. Hackers have been able change the number they are sending text messages from to one that seems legit. Possibility even someone from your contact list. You can see how dangerous that could be if your bank or wife or other trusted number pops up on your phone. For now don't send any personal info via texts that could lead to you being compromised. One would think that Apple is working on a fix but we haven't heard anything from them as of my posting of this.

President Obama's re-election odds: 10 min

Bottom Line: It's been two weeks since I posted the President's re-election odds based on historical info. For all of the news over the past couple of

weeks the story remains similar. Pres. Obama's approval rating is 48%. At this stage of a presidential election cycle that computes to a 63% chance of re-election. Certainly good news for President Obama but fret not if you're a Romney supporter because I have some goodies for you below...

G.W. Bush's approval rating vs. President Obama's: 10 min

Bottom Line: This is the first of the more favorable comparisons for Romney. The calculations used above are based on U.S. Presidential history. Looking at the most recent history, G.W. Bush had an approval rating of 50% on this date in 2004. That also turned out to be President Bush's approval rating on election day 2004 when he won the election in a fairly close fashion in the electoral college but that's not the end of the better news for Romney...

Head to Head with Romney: 10 min

Bottom Line: This is where you see the best news for Romney. Since the addition of Ryan to the ticket the average data in the head to head race shows that President Obama's lead has shrunk from greater than 3 points to just 1 over Mitt Romney with the tally being 46% to 45%. As you see there are 9% that are undecided. Historically the challenger to an incumbent President wins 75% of undecided voters. If Romney is able to win 75% of undecided voters as those before him have, he wins 52% to 48%. In essence Mitt Romney is in a very strong position but he has to prove that he is a viable candidate to the undecided voters.

Lessons from Italy # 2 - taxes: 10 min

Bottom Line: Ashley and I had a wonderful vacation in Italy (Rome and Florence). We did see and hear from the locals some staggering information about their economy and general state of affairs. Yesterday on-air I shared a story of our taxi driver to the airport who had been a 30 year career engineer that couldn't gain work for an extended period of time and couldn't find any other job. The bottom line is that the effects of the debt crisis they're going through is super real and far worse than anything we've yet experienced in the U.S. Today it's taxes. As part of the "reform" taking place in Italy, taxes have been rising across the board.

Right now in the U.S. we have 40% of the population that actually profit from the Federal Income tax system. An additional 6% don't pay any net Federal Income tax. With that in mind here's what is taking place in Italy. The lowest rate for those that earn even 1 euro of money, is 23%. The top rate is 43% and the total tax burden after all taxes are added in are at 63% for the average citizen. Imagine! The average Federal tax rate in the U.S. is 12% and the total tax burden is around 30% in the U.S. greater than 20% unemployment and a doubling of the average tax burden - that could be our future if we continue down this path of unsustainable debt.

Texting political donations are here: 10 min

Bottom Line: In June the Federal Election Commission approved the ability for candidates to accept text donations. President Obama has become the first politician to begin accepting donations via text. While this certainly does take advantage of yet another way to raise money that has worked well for many charities but...

If you're politically active with donations you know what happens. The moment you donate you begin a process of getting on a frequent mail and email list from the campaign that you donated to. Before you head down the path of text donations you may want to consider the can of worms you may begin to open up. I don't yet know if you'll be hit with lots of unwanted texts but if history is any indication...

8-27-12

5 & 7am hour

Isaac's impact on oil and gas prices: 30 min

Bottom Line: You don't need me to tell you that gas prices were already on the rise but Isaac won't help the situation. Outside of the other factors that had been leading to an increase in pump prices Isaac is set to cause us to pay more in a couple of weeks.

As Isaac has moved away from us and enters the Gulf a new issue is arising. First, the possible tragic situation that we could see with coastal Louisiana and Mississippi. As I type this Isaac is projected to make landfall around New Orleans early Wednesday morning (Ironically on the anniversary date of Katrina). We should keep the folks in the projected path in our thoughts and prayers. With that in mind Isaac will have an impact at the pump.

Offshore platforms in the Gulf are already being evacuated and depending on the path of Isaac we could have refineries evacuated as well. Even without any damage to them yet - it'll have an impact on prices. Oil was already at \$96 per barrel, I now expect prices to move past \$100 for the first time since April. Additionally wholesale gas prices will rise and the net of it right now is that I'm projecting a 5-8 cent rise in gas prices over the next two weeks as a result of Isaac (that's not factoring in any possible future damage).

Small business strategies you can use: 10 min

Bottom Line: So Starbucks engages in a form of counter Intel we can all learn from and use in business. Starbucks not only monitors their own social media sites around the clock, they monitor the competitions as well. As they see trends in requests and demand from customers of other companies - the

take the best ideas and implement them into their business which provides the opportunity to win over some customers.

While you may not have the resources that Starbucks does - we all can examine - at least once per day, the competition's social sites and act accordingly.

Apple to announce iPhone Sept. 12th & mini iPad in Oct.: 10 min

Bottom Line: Two timelines and two new products around the corner from Apple. The first is the much anticipated iPhone 5. The date for the event / announcement of the 5 will be Sept. 12th. It appears there will be a separate event though...

We've known that Apple was creating a smaller iPad because of components ordered from other companies that will go into the new device. It now appears that a separate event will occur for the iPad with an October release.

What Apple's win over Samsung really means: 10 min

Bottom Line: A few weeks ago I mentioned there was one document produced that would decide the outcome in Apple's favor. It was a document from the upper level management at Samsung in 2010 that showed a head to head comparison with the iPad. Samsung concluded that the iPad was a better device and that they were best served by copying features they lacked for the Galaxy tablet. Ball game.

Beyond the \$1+ billion Apple won from Samsung - it's the future impact on the consumer electronics market that will be key. For the past many years there has been a rush to release new shiny consumer electronics to remain competitive with the mobile technology race. Patents have been filed and at times purchased but often as little more than cya by companies. There is so much grey area in patent law that technology advancements are difficult to wade through legally. Times will now be different. Companies will now be forced to ensure they're on solid standing before releasing a new product (or face the consequences). This could lead to slightly longer product cycles and more measured competition.

9-4-12

5 & 7am hour

Record number of self-identified Republicans: 10 min

Bottom Line: I'm not sure if there was a huge Romney bounce coming out of the convention last (TBD we still don't have wide-spread polling sample to know), but there does appear to be a Republican bounce generally.

Rasmussen's latest tracking data over the weekend revealed a surprise. A record percentage of self ID'd Republicans.

At 37.6% Republican identification, the previous high of 37.3% hit in 2004 has been bested. 2004 was a good year for Republicans in the election cycle. Combined with a record lead over self ID'd Democrats, 4.3%, It could be a big cycle for Republicans down ballot.

There are many similarities to the 2004 cycle for the GOP. Big mid-term election wins in Congress preceding these numbers (the 2002 and 2010 mid-term elections) and the two highest points of GOP ID in the following cycle. This all clearly bodes well for Republicans as they won the Presidency and increased Congressional leads in 2004. For that matter it could be even better given that their margin over Democrats is higher.

Proof there will be an Apple TV coming: 10 min

Bottom Line: I'm an analyst first and foremost. This is one of the rare stories that has proven to be both elusive to accurately reporting and one in which I must question my own bias towards wanting Apple TV to occur. Now much of my information isn't just intuition or even tracking research and parts ordering from Apple suppliers... Still I've been suggesting Apple TV was going to happen for over a year now and the only product that's available is the poor TV streaming box released by Apple about four years ago.

An Apple TV will happen and the survey just conducted is another clue as to why. It would be a grand slam product for Apple. Findings:

- 88% of households that own at least one Apple device would consider buying an Apple TV
- 80% of total households would consider buying an Apple TV

With numbers like that in hand - you can be certain Apple will make this happen. In the for what-it's-worth category, I've been informed that the reason Apple hasn't announced or released a TV is because they want the product to revolutionize TV watching and they don't think they're quite there yet.

A pause button has been created for Gmail used through Google Chrome: 10 min

Bottom Line: How many times do you find yourself slightly overwhelmed with ever flowing stream of email? If it's frequent then Google has a (temporary) solution for you. A pause button for you email.

Placing a pause on your email won't prevent it from piling up but it can help you get caught up before the new has piled on top. Today you can pause your Gmail if you use Google Chrome. It's a clever trick to try to give you a reason to use Google Chrome & it just may be worth it.

New seed technology - drought resistant crops: 10 min

Bottom Line: Did you know... We've improved crop output by about 40% over the past thirty years through technology? I guess it's not surprising but use the same space to produce 40% more is impressive. And technology is going to positively impact the farm once again.

The severe drought in the mid-west has ravaged crops and created shortages and higher prices with many affected crops. Technology to the semi-rescue. New seeds that will produce crops requiring less watering will improve crop production in drought conditions by 5-15%. It's not a panacea but its progress.

Buying cheap clothing is a mistake: 10 min

Bottom Line: Your wife was right. Let her buy the designer clothes. An industry analyst has determined that buying cheaper, lower quality clothing is more expensive in the long run. Turns out that buying quality clothing that is proudly re-worn is more effective than cheap clothing that is not worn much and is disposed of.

There is balance in everything but it can't hurt to tell your wife she's right anyway...

Fans to release their own version of former top video game - Half-Life: 10 min

Bottom Line: This is kind of cool. Half-Life which was a top selling video game about a decade ago was left to its fans to play with. What I'm referring to is the game creation itself. Access to all of the developers files. Allowing anyone to be able to manipulate the game files themselves has led to a brand new fan-created video game today.

I've followed some niche (often online) games that have done this but never with a former top title. Because the software was re-developed by fans, the new creation that's ready to play is free! Click the link above for info on playing.

9-10-12

5 & 7am hour

Romney now a favorite? Data is beginning to show that may be the case: 10 min

Bottom Line: You know what a numbers guy I am. I over analyze everything and never can get enough data for the appetite I have for it. I've been calculating President Obama's re-election odds based on historical data using his average approval rating (which I have below). Over the past few weeks I've started another line of historical analysis. Comparing the head to head data from an Obama vs. Romney match-up...

Historically about 75% of all undecided voters break for the challenger to the incumbent president running for re-election. That's why having 49% or greater support is a near sure thing for an incumbent President while support below that number makes them venerable.

Three weeks ago 9% of likely voters were undecided and President Obama still had a slight 1 point lead head to head with Mitt Romney. We now see that only 6% of likely voters are undecided and the tally sits at 46.7 to 46.7. Literally tied to the tenth... That's very good news for Mitt Romney. If Romney does convert 75% over to him, he'd win the popular vote by about 4 points, 52-48. That doesn't equal electoral votes but if that margin were to occur it would likely carry Romney to victory in November. It now will be interesting to see if there is any post-convention bounce for President Obama. At this point he needs it.

President Obama's re-election odds: 10 min

Bottom Line: President Obama's approval rating has dipped just a touch over the last week to 47.5%. I need whole numbers to project approval ratings so that number goes to 48% which keeps him right where he was last week. A 48% approval rating two months before the election keeps him at a 62% chance of winning again this week.

G.W. Bush approval rating 4 years ago: 10 min

Bottom Line: The final comparison for the week is comparing where President Bush was in terms of his approval on this date 8 years ago as he was running for re-election. One month ago Obama and Bush were tied. Today we see a big disparity as Bush was at 52% on this date to Obama's 48%.

Mortgage rates are lower than Ben Bernanke even imagined: 10 min

Bottom Line: If you want to beat the Fed, just buy or refi. Ben Bernanke (Fed Chairman) had to disclose his financial doings for the previous year yesterday. What they revealed did tell a bit of a story. Ben Bernanke disclosed that he refi'd his house last year at 4.25%. If you want to beat the Fed head you certainly can. Just buy or refi right now. As I type this

30 year fixed rate mortgages are at 3.5%. Here's the other take away. Maybe Ben isn't near as in control as he portends to be..

If Bernanke thought that interest rates were going to continue to fall (due to a weak economy and additional bond buying by the Fed) in 2012, he likely would have waited a little longer to refi. This leads me to wonder how credible Bernanke really is when talking about the economic outlook and setting policy to address it..

Most meetings are failures: 10 min

Bottom Line: You probably didn't need research to know that most inner office meetings are failures. At least executives in corporate America agree and are aware. Not to address the situation.

So executives surveyed said that 67% of all meetings are a waste of time. Among the main reasons...

- Bad attitudes going into a meeting
- Defensive responses during a meeting
- Rambling and lengthy presentations
- Too much power-point

There are others (click the link above) but you get the idea. They say a sure-fire way to tell if a meeting is off course is to see how many people are checking email by the end of it.

Amazon lights a new Kindle Fire: 10 min

Bottom Line: Three new Fires were ignited yesterday (ok enough playing off of the name), so are they worthwhile? Here are the most significant improvements over the first Fire.

- Double the storage space (16 GB vs. 8 GB)
- 20% faster performance
- Improved screen resolution

The three different models will range in price from \$199 to \$299 and should be strong sellers through the holiday shopping season once again. In the presentation yesterday an important point was made regarding Amazon's

consumer electronic products. They are a retailer and as such are interested in making money when people use their products not when they sell them. While we really knew that already (because they lose money on every Fire they sell), that loss leading strategy has implications. It's designed to get you to buy things as much as it is designed for optimal user benefit.

Illustrating that point all new Fire's will include ads that you can't opt out of.

9-17-12

5 & 7am hour

iPhone 5 shipping update: 10 min

Bottom Line: The first round of iPhone 5's are now on their way to the states (from China where they are assembled). If you pre-ordered a 5 on Friday there is a new update that may apply to you. If you pre-ordered before noon on Friday - you likely will receive your phone on Friday (potentially sooner than your original estimate).

After 1am on Friday, those who preordered received a notice that they would receive their phone in 14 to 21 days. Apple now thinks they can fulfill enough to cover the pre-orders before noon, with others Friday still falling in the two to three week range they notified you of (I preordered one at around 2:30 Friday so I'll be waiting).

If you intended on pre-ordering this week you'll likely remain in the 3+ week range.

Apple going all in on voice command (Siri): 10 min

Bottom Line: And then there is the next generation of Siri and voice activation. The feature of the iPhone 5 I'm expecting to see the most dramatic improvement with is Siri. Siri was a decent but not stellar advance in voice command and Google has already passed Apple with their latest voice control system. I'm expecting big things from the new Siri and given the big bet Apple is making with voice-control - it must be a significantly improved product.

Apple is putting Siri on virtually all of its new products (iPhone, iPads, iPods & likely iTunes & eventually... TV). The latest from the (theoretical) world of Apple TV is that they are going to be putting Siri on the TV and creating a TV product that wouldn't require a remote.

From the beginning of development of a TV concept Apple's had one core goal in mind... To create a TV that would change the way we watch and interact with a TV. Not just to create a TV and slap an Apple logo on it. The desire to be revolutionary is also what's dramatically slowed down this process. If Apple has made a big advance in voice command... We may not be far from that TV announcement.

Getting robo calls? You're not alone - what to do: 10 min

Bottom Line: So you're on the do not call registry and yet you're increasingly getting annoying sales type calls on your phone. What to do? While we are seeing a big increase in the amount of improper robo-calling you do have recourse. In the link above is information on how you can contact the FTC to report improper calling to your phone. It may net you more than just a more peaceful existence.

Multiple companies that were illegally robo-calling have settled with the Feds for millions of dollars that are being paid to affected customers. The checks have ranged from \$31 to \$1300! That could provide even more incentive to report improprieties...

Fastest growing segment of the food market... Gluten Free: 10 min

Bottom Line: I'm not sure if anything excites Ashley more than a GF label. If you or someone in your family suffers from Celiac disease, you likely understand...

As the medical establishment begins to correctly identify and understand Gluten intolerance and the advanced issue of Celiac disease (Ashley for example had been misdiagnosed her entire life until January of 2011), you're seeing a market emerge quickly to service the non-gluten crowd. Gluten free food is now the fastest growing segment of the food market and now represents \$4.5 billion in annual business. This has created a great opportunity for food entrepreneurs to emerge with products that a suitable for those that can't have gluten laced products.

I'll add that many are quite tasty...

How not to finance your start-up business: 10 min

Bottom Line: Don't use the credit card. Researchers found that for every \$1000 of credit card debt for a start-up business, there is a 2% increase in

failure rate (so I guess \$50,000 of credit card debt would lead to certain failure?). In any event it makes sense.

To begin with, credit card interest rates are the highest of all loan rates on average. Additionally, your credit is your businesses credit at the time of start-up so it creates a blurred line that is dangerous for start-up businesses.

The loan officer who lent the majority of the startup money for Maui Smoothies wanted to make sure I wasn't counting on the new business for my lively hood in the early days. There are two important reasons why that's dangerous.

1. Potentially draining much needed money from the new company for your own living
2. Making compromised business decisions because it's tied to your every day livelihood

Putting your credit cards behind the business could certainly lead to compromise. It's almost always going to be better to put together a comprehensive business plan and seek traditional business financing.

**New YMCA program could be an effective tool for reversing childhood obesity:
10 min**

Bottom Line: So Temple University in conjunction with the YMCA discovered a relatively easy way to reduce childhood obesity. They studied 155 obese children with an average age of 11. The core control was just implementing two considerations.

1. That the children not eat more than two junk food items per day
2. The children were limited to no more than two hours of TV per day

The result... At the end of six months, 10% of the kids were no longer obese. Those are two simple concepts we could use for our own kids.

9-24-12

5 & 7am hour

How vulnerable is your pin number?: 10 min

Bottom Line: Umm very vulnerable. First, even if you take great effort in carefully selecting a number there are only 10,000 different combinations and therefore if someone wants to compromise you badly enough - they will if they gain access to your debit card number. That said there are some basic good practices you still should engage in to minimally protect yourself.

1. Don't be lazy when picking a pin number
2. Don't believe you're protected with a strong number

More than 25% of all pin numbers are compromised within the first 20 attempts by thieves. That's mostly because we tend to stick to relatively easy to remember numbers. For example the most common pin number is... 1,2,3,4. The second most popular number is 1111. Third... 0000.

Clearly many of us don't have much of an imagination but in this case it can lead to quickly and easily being compromised. In the link above you'll see the most common numbers (and the ones thieves will try first). At a minimum you shouldn't use those. In reality you can't be completely protected and it's yet another reason I believe having ID protection is a good idea.

Free checking is officially a thing of the past (for the most part) - bank shopping: 10 min

Bottom Line: So free checking used to be a given at virtually at bank. Then free checking became something you had to ask about when opening a new bank account or switching banks because of a move. These days free checking is becoming a rarity.

I won't dwell on the details of Dodd - Frank and much of the new regulation that has led many banks (especially the big ones) to add fees to combat changes in regulation in the industry. You need to be vigilant these days in monitoring changes in your accounts. It might sound cliché or seem as though its unimportant but even Jim Edwards just found he'd been paying new monthly fees of \$15 or more for checking.

All told only 39% of all checking accounts are actually fee free now. That means that if you haven't paid attention, you're likely paying for it. The bank I work with and recommend with not only free checking but free interest checking is Trustco Bank:

Update your IE with this patch now: 10 min

Bottom Line: Last week I reported on the issue with the IE Explorer vulnerability for versions 7-9 that could lead to your computer being compromised by malware. 71% of all users were/are vulnerable to the malware if they were to come across it. Simply put, if you use IE 7-9 and you haven't updated your browser - do it ASAP. No reason not to.

Credibility thy name isn't Wikipedia: 10 min

Bottom Line: Wikipedia is an easy source to access for info but it's never been very credible. As we've just found out, it's even less credible than we'd previously considered.

Two principals at Wikipedia (a top operations person and the person running the British bureau) were accepting payments for a Wikipedia enhancing service. Basically if you have a Wikipedia page and you wanted positive spin and or artificial accounts to be promoted on the page, why just hire execs at the company to do it for you. The bonus - if someone put something negative on the page, why they could delete or spin that for you as well.

Now the two people responsible at the company for that situation are gone but the reminder should linger. Wikipedia is a little fun, a little educational but never a credible resource for information.

Iran to ban Google - start state controlled online service: 10 min

Bottom Line: The situation in Iran isn't getting any better but you didn't need me to inform you of that piece of info. What is worthy of mention is the additional level of censorship that's taking place in Iran.

Google has long been riding a line of semi-censorship with certain countries including Iran. Even the scrubbing of online content isn't good enough for Iran anymore. Sometime this week it appears as though Iran will outright ban Google and release its own state-controlled search service. This is yet another indication that the situation within Iran is still becoming more extreme.

Want to use your old iPhone accessories - well just buy one more accessory...: 10 min

Bottom Line: So one of the biggest complaints with regard to the iPhone 5 (which I did receive on Friday after all as an aside), was that the previous adaptors didn't work with the 5 because of the smaller adapter size. The result was/is that the average 5 owner would purchase an additional \$100 worth of accessories to replace the additional chargers, adaptors and dock stations that would no longer be functional. Well there is good news (sort of). If you buy the Lightning Adapter for the iPhone 5, you can still use all of your other accessories. You may still rightfully be a bit skeptical for having to buy an accessory to use your existing accessories but it'll likely be cheaper than replacing all of them.

**Section III
PUBLIC SERVICE ANNOUNCEMENTS**

Section III lists public service announcements that the station broadcast during the preceding calendar quarter that address community issues.

ISSUE	ORGANIZATION OR TITLE	DURATION	RUNS
06/12	CONSUMER RADIO NETWORK	001:00	001
4 H FISHING TOURNAMENT	4 H INDIAN RIVER	000:30	006
ASK A DOCTOR HEALTH QUESTIONS	AD COUNCIL	000:15	158
AVIATION SCOLARSHIPS	EXPERIMENTAL AIRCRAFT ASSN.	000:31	044
BE AWARE OF AUTISM STATS	AD COUNCIL	001:00	252
BENEFIT COMEDY SHOW	QUINTON MARTIN FUNDRAISER	001:31	026
BOYS AND GIRLS CLUBS	BOYS & GIRLS CLUB	001:31	052
CHILD PROOFING YOUR HOUSE	AD COUNCIL	000:30	227
CHILDCARE	BOYS & GIRLS CLUB	000:30	047
CUT 3	PSA - FATHERHOOD INVOLVEMENT - BALLGAME 30	000:30	001
DONATING TO HUNGER CHARITY	AD COUNCIL	001:00	344
EMPOWERING WOMEN	SOUTH FLORIDA ROLLERGIRLS	001:31	019
ENCOURAGING KIDS TO BRUSH TEE	AD COUNCIL	000:30	149
ENCOURAGMENT TO READ	AD COUNCIL	000:30	225
GOVERNMENT WEBSITE AWARENESS	USA.GOV	000:15	169
HIGH SCHOOL DROP PREVENTION	AD COUNCIL	000:30	452
HOW TO TAKE A GED TEST	AD COUNCIL	000:15	172
HOW TO TAKE A GED TEST	AD COUNCIL	001:00	340

ISSUE	ORGANIZATION OR TITLE	DURATION	RUNS
IMPORTANCE OF TEACHING A CHIL	AD COUNCIL	000:59	340
IMPORTANCE OF TEACHING A CHIL	AD COUNCIL	001:00	350
INFO ON ADOPTING A CHILD	AD COUNCIL	000:15	310
INFO ON ADOPTING A CHILD	AD COUNCIL	000:30	211
INFO TO PLAN FOR AN EMERGENCY	AD COUNCIL	001:00	344
KEEPING OCEANS CLEAN	AD COUNCIL	000:29	287
LIFEBUILDERS GOLF TOURNEY	LIFEBUILDERS OF THE TREASURE	000:31	008
MENTOR A CHILD	AD COUNCIL	001:00	696
PROMOTING ESTUARY DAY	SMITHSONIAN MARINE STATION	000:31	071
RED CROSS HURRICANE SAFETY	RED CROSS	001:31	018
SAVE MONEY ON GAS	DRIVESMARTERCHALLENGE.ORG	000:30	230
SIGN UP FOR CROHNS & COL WALK	CCTAKESTEPS.ORG	000:15	158
SIGN UP FOR YOUTH FOOTBALL	USAFOOTBALL.COM	000:30	242
STOP TEXTING WHILE DRIVING	AD COUNCIL	000:15	206
STOP TEXTING WHILE DRIVING	NATIONAL SAFETY COUNCIL	000:30	231
TIPS ON SAVING ENERGY	AD COUNCIL	000:30	218
TIPS ON SAVING MONEY	AD COUNCIL	000:15	508
TIPS ON SAVING MONEY	AD COUNCIL	000:30	444
TIPS ON SAVING MONEY	AD COUNCIL	000:31	238
Visit Florida	FLORIDA ASSN. OF BROADCASTERS	000:30	010
VOLUNTEERING WITH UNITED WAY	AD COUNCIL	001:00	348