



WBQH
1050AM SILVER SPRING, MD
ISSUES AND PROGRAMS LIST
3RD QUARTER 2018
JULY 1ST • SEPTEMBER 30TH

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QUARTERLY ISSUES/PROGRAMS LIST FOR WBQH
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ISSUES OF CONCERN

WBQH La Mera Mera Radio offers its listeners a diverse mix of news, consumer affairs, and inspirational programming. All programs air every Sunday morning. WBQH has identified the following as significant issues facing our community this quarter:

- 1. Consumer Affairs** - Consumers want to make educated choices about the products and services they buy and use. These programs provide consumers with proactive information and resources to help them with everything from buying a car to choosing a health plan, and the fundamentals to protect them from unfair business practices.
- 2. Scams and Frauds** - Americans are criminally defrauded of billions of dollars annually by schemes that include telephone scams, identity theft, insurance fraud, and charity scams among many others. These programs warn consumers about common scams, how to protect themselves and how to respond if it happens to them.
- 3. Technology Education** - Technology is constantly evolving as new devices, programs and ways of communicating develop. These programs educate users on the ways technology is shaping our lives and address concerns about access, privacy, social media experiences, and laws and regulations that govern the services provided to us in the Digital Age.
- 4. Health** - Making choices toward a healthy and fulfilling life is more than managing diet and exercise to ward off illness. These programs address issues from better access to health care to new medicines and devices that can improve the physical, mental and social well-being of a person's life. They also discuss problems that can arise from medical fraud and identity theft.
- 5. Financial** - These programs discuss money matters that are important to personal and family finances, such as budgeting, saving for vacations or planning for retirement. They also discuss credit cards, consumer loans, and ways to save or get discounts on everything from household bills to insurance policies, and how to avoid fraudulent deals and transactions.
- 6. Human Interest** – These programs call attention to the problems, concerns and achievements we have encountered as a society through the eyes of the people who have endured them. The stories educate and inform listeners about current and past events and allow them to relate more personally with the people, situations and issues that are discussed.

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MOST SIGNIFICANT ISSUE - RESPONSIVE PROGRAMS

As part of our continuing effort to serve our listeners, WBQH La Mera Mera has broadcast programming dealing with issues of concern to members in our community. Programming dealing with each issue listed is outlined below:

CONSUMER AFFAIRS

-  **Of Consuming Interest** – July 15th • 6:00 a.m. • 25:00 minutes
What to know before switching your energy provider - Michael Meath, spokesman for the American Coalition of Competitive Energy Suppliers (ACCES) discusses the fact that consumers in most states now have choices in energy suppliers, the questions to ask before switching gas or electric companies and frauds that target consumers.
-  **Of Consuming Interest** – August 5th • 6:00 a.m. • 25:00 minutes
Is your car spying on you? You may not know this, but your car is collecting lots of information about your driving habits and history. Who has access to this data and for what purpose? Lauren Smith of the Future of Privacy Forum discusses the new smart cars, how technology can help drivers and prevent accidents, as well as the privacy concerns with these new developments.
-  **Of Consuming Interest** – August 12th • 6:00 a.m. • 25:00 minutes
Making a moving experience a good experience - Scott Michael, president of the American Moving and Storage Association, talks about the importance of advance planning, researching moving companies, how to negotiate a contract, and scams to avoid.
-  **Of Consuming Interest** – August 26th • 6:00 a.m. • 25:00 minutes
Stop paying private mortgage insurance – David Ginsburg of Loan Tech discusses the high cost of private mortgage insurance and ways homeowners can terminate it.
-  **Of Consuming Interest** – September 2nd • 6:00 a.m. • 25:00 minutes
Before you get on that next flight – Julian Mark Kheel, an analyst with ThePointsGuy.com, discusses the best and worst airlines, the impact of industry mergers and the top frequent flyer programs.
-  **Of Consuming Interest** – September 16th • 6:00 a.m. • 25:00 minutes
Fighting for the consumers' rights of our warfighters - Carol Kando, with the Federal Trade Commission, discusses the Military Consumer campaign and its goal to help military personnel avoid scams, identity theft, and many other consumer problems

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SCAMS AND FRAUDS

-  **Of Consuming Interest** – July 1st • 6:00 a.m. • 25:00 minutes
Hotel booking sites that scam you - Maryam Cope of the American Hotel and Lodging Association discusses the significant losses suffered by consumers caused by fake websites posing as real hotels. Consumers end up with either shabby rooms or no rooms when they arrive at their destinations. This type of third party booking scam has been increasing.
-  **Of Consuming Interest** – July 22nd • 6:00 a.m. • 25:00 minutes
Dating and finding love on the Internet - Jill Robin Payne, a certified relationship specialist, describes the pitfalls of Internet dating (romance scams), as well as techniques for developing lasting relationships.
-  **Of Consuming Interest** – August 9th • 6:00 a.m. • 25:00 minutes
What the commission is doing now - Chairman Ajit Pai of the Federal Communications Commission discusses action taken against robocallers, initiatives against cramming and slamming, and efforts to deploy broadband to rural areas.
-  **Of Consuming Interest** – September 16th • 6:00 a.m. • 25:00 minutes
Fighting for the consumers' rights of our warfighters - Carol Kando, with the Federal Trade Commission, discusses the Military Consumer campaign and its goal to help military personnel avoid scams, identity theft, and many other consumer problems.

TECHNOLOGY EDUCATION

-  **Of Consuming Interest** – July 29th • 6:00 a.m. • 25:00 minutes
New Technology and Connectivity - Debra Berlyn of Consumer Policy Solutions discusses new technology, including smart homes and smart cars and how our devices will be connected to each other in the future. She also shares the many developments in robotics, such as robots that fold your laundry.
-  **Of Consuming Interest** – August 5th • 6:00 a.m. • 25:00 minutes
Is your car spying on you? You may not know this, but your car is collecting lots of information about your driving habits and history. Who has access to this data and for what purpose? Lauren Smith of the Future of Privacy Forum discusses the new smart cars, how technology can help drivers and prevent accidents, as well as the privacy concerns with these new developments.

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What the commission is doing now - Chairman Ajit Pai of the Federal Communications Commission discusses action taken against robocallers, initiatives against cramming and slamming, and efforts to deploy broadband to rural areas.

 **Of Consuming Interest** – September 30th • 6:00 a.m. • 25:00 minutes
Net Neutrality and Deregulating the Internet - Randolph J. May, president, The Free State Foundation, discusses the concept of net neutrality, how 2015 regulations affected the development and investment in the internet, and the current effort by the Federal Communications Commission to lessen regulations on the internet.

HEALTH

 **Public Service Announcement: DVDs 4 Vets**
July 1st - September 30th • Broadcast 14 times • 30 seconds
July 1 • 7:57 a.m. / July 15 • 7:57 a.m. / July 22 • 7:58 a.m. / July 29 • 7:57 a.m.
August 5 • 7:55 a.m. / August 12 • 7:55 a.m. / August 19 • 7:53 a.m. / August 26 • 7:55 a.m.
September 2 • 7:57 a.m. / September 9 • 7:55 a.m. / September 16 • 7:54 a.m.
September 23 • 7:55 a.m. / September 30 • 7:56 a.m.
DVDs For Vets collects DVDs and portable players and gives them to veterans in hospitals or other rehabilitation facilities. Each announcement explains how these donations provide entertainment and enjoyment and create a welcome diversion from the monotony of a long hospital stay and recovery.

 **Of Consuming Interest** – September 23rd • 6:00 a.m. • 25:00 minutes
Now Hear This - Barbara Kelley of the Hearing Loss Association of America discusses the importance of hearing aids, legislation that may make them available over the counter, and the value they bring to the physical and social life of people with hearing loss.

FINANCIAL

 **Of Consuming Interest** – July 15th • 6:00 a.m. • 25:00 minutes
What to know before switching your energy provider - Michael Meath, spokesman for the American Coalition of Competitive Energy Suppliers (ACCES) discusses the fact that consumers in most states now have choices in energy suppliers, the questions to ask before switching gas or electric companies and frauds that target consumers.

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-  **Of Consuming Interest** – August 19th • 6:00 a.m. • 25:00 minutes
Getting ready for retirement – Judy Ward, senior financial analyst with T. Rowe Price, discusses a study on how Gen Xers and Baby Boomers view retirement, the differences in their planning and expectations for retirement.

-  **Of Consuming Interest** – August 26th • 6:00 a.m. • 25:00 minutes
Stop paying private mortgage insurance – David Ginsburg of Loan Tech discusses the high cost of private mortgage insurance and ways homeowners can terminate it.

-  **Of Consuming Interest** – September 2nd • 6:00 a.m. • 25:00 minutes
Before you get on that next flight – Julian Mark Kheel, an analyst with ThePointsGuy.com, discusses the best and worst airlines, the impact of industry mergers and the top frequent flyer programs.

HUMAN INTEREST

-  **Music and The Spoken Word** – July 1st • 6:30 a.m. • 28:00 minutes
“Freedom, United We Stand” – A program of inspirational music and spoken word, Music and the Spoken Word transcends cultural and generational boundaries, uniting people worldwide through music. The biggest victories in life are more often won by teams rather than individual efforts. The spoken word in this episode focused on remembering our history and the teams who laid the foundation of our nation and the cause of freedom. There are still victories to be won and freedoms to be preserved and strengthened, and our nation must work together to succeed.

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-  **This Just In** – August 5th • 7:00 a.m. • 54:00 minutes
War Reporting: The new rules of engagement - How do journalists cover war today and why do they keep going back? In previous conflicts, correspondents were afforded some consideration by combatants and usually weren't targets themselves. But times and wars have changed. Four of America's top war correspondents - *Martha Raddatz, Rajiv Chandrasekaran, Cami McCormick, and Laura King* - join Marvin Kalb for a special edition of The Kalb Report at the National Press Club to discuss why they would rather pick a seat in an armored vehicle than a chair in the White House press room.
-  **This Just In** – August 12th • 7:00 a.m. • 54:00 minutes
Echoes of Vietnam - It's the 800 pound gorilla that sits in the Oval Office; the dark ghost that walks the halls of the White House; the haunting legacy of the Vietnam War and how it influences a sitting President every time there's a decision about war and peace, about life and death. From the National Press Club in Washington, D.C. Ted Koppel sits down with father-daughter duo Marvin and Deborah Kalb to discuss the findings in their book "Haunting Legacy: Vietnam and the American Presidency from Ford to Obama."
-  **This Just In** – August 26th • 7:00 a.m. • 54:00 minutes
The Fight to Write: Women in Journalism - Two Centuries of American news women and their struggles for equality. Maurine Beasley, journalism historian and educator at the University of Maryland talks about women journalists fight against discrimination from the 1830's to now. Then more discussion with Lynn Povich, a ring leader in the historic 1970 lawsuit against Newsweek Magazine by its female employees, demanding equal opportunity in the newsroom.
-  **Music and The Spoken Word** – September 2nd • 6:30 a.m. • 28:00 minutes
"The Blessings of Work" – A program of inspirational music and spoken word, Music and the Spoken Word transcends cultural and generational boundaries, uniting people worldwide through music. Most of us spend our days working – at a job, at school, at home, in the garden on a project – we're often working on something. Work allows us to provide the necessities for our lives. But not all work is work. The spoken word in this episode focused on how work can help us in hard times. It can be the cure to our problems when we're feeling anxious, it gives purpose and meaning to our lives through service to others, and we need it to live well and to grow.
-  **This Just In** – September 23rd • 7:00 a.m. • 54:00 minutes
See You on the Radio: A Master Class in the Art of Storytelling - Charles Osgood has been called the poet in residence at CBS, and one of the last great broadcast writers. The literary icon shared some of the secrets of his storybook success in a special master class conducted by Professor Michael Freedman as part of his George Washington University Media History Course taught at the Newseum.