



Call letters: WUTB

Quarterly Issues/Program Report

1<sup>st</sup> Quarter 2017

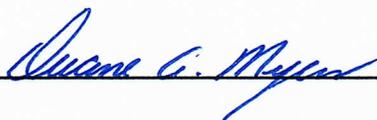
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**MyTV WUTB  
Deerfield Media, Inc.**

**1<sup>st</sup> Quarter 2017  
Issues/Programs Quarterly**

WUTB has a strong commitment to the viewing audience through station efforts to serve the needs and interests of the community. A combination of on-air, website and social media utilizes every WUTB resource to bring information to the Baltimore TV Market area. This Issues/Programs Quarterly reflects 24.1, My Network.

This quarter continued the assertive effort with affording access to our station. Established rapport exists between the station and directors of agencies, non-profit organizations, elected officials and community leaders. Additionally, the station strives to address viewer inquiries and concerns in an efficient manner with compliance protocol being followed as mandated by the FCC. Annually WUTB participates in formal ascertainment day: The Baltimore Broadcasters Coalition's Community Ascertainment Day. The 2017 Ascertainment Day will be held in September. Organizations, community leaders and non-profits received an off the record half hour audience before participating Broadcasters to voice their opinion about how local broadcasters can better serve the community. WUTB remains accessible to those groups and others in the community it serves.

**ISSUE:** Finance

**Program:** Straight Talk

**Source:** Local

**Broadcast Date:** January 01, 2016 at 12:30 p.m.  
January 15, 2016 at 12:30 p.m.  
January 29, 2016 at 12:30 p.m.

**Topic:** A New Year of Financial Fitness

**Guest: Segment 1:** Helene Raynaud, President and CEO, Guidewell  
Financial Solutions

Tiffany Scalzo, Director of Counseling, Guidewell  
Financial Solutions

**Description:** Guidewell Financial is a non-profit that's been in the Baltimore area for 50 years. Once known as The Consumer Credit Counseling Service. They provide housing services, home buyer and rental counseling, student loan debt, bankruptcy, long term support coaching, and long term financial goals.

New Years is a good time to sit down and look at your budget. Questions to ask yourself are, "Where is my money going, where did I go overboard, what adjustments can be done to live within my means?" After the Holidays, it's time to start fresh with your finances, set goals. Guidewell will work with folks to develop their goals and create customized solutions to achieve them.

**Segment 2 Topic:** Preparing for Homeownership

**Guests: Segment 2:** Tom Simonton, Guidewell Financial Solutions  
Chesca Stein, Community Engagement Manager,  
Guidewell Financial Solutions

**Description:** Home ownership is the largest purchase a person is ever going to make. Start out researching on your own. What are you looking for, what is your commute to work like, if you have children, what are the schools like. Examine your budget, income and

spending. If you find a home you like, what are the utility expenses. Look at your cash flow, budget and the three C's; credit, capacity, and capital (down payment).

Guidewell has first time buyer's workshops that give you a general overall view of the process. You meet with a councilor to review your overall situation, credit, savings, preparedness. You will find out about the down payment needed and closing costs. Make sure you have a stable employment history of at least two years at your current employer. If there are credit concerns, get that fixed first before you see a lender.

**Segment 3 Topic:** Creating Assets and Savings

**Guests: Segment 3:** Francesca Jean Baptiste, Senior Program Manager, Maryland CASH Campaign

Sara Johnson, Director, Baltimore CASH

Campaign

**Description:** CASH stands for Creating Assets, Savings and Hope. This program offers free tax preparation, financial coaching and education. Last year they helped 9,300 families and had 15 million dollars refunded thru their tax service. Tax time is a great way to introduce people to their other programs. You have to make an appointment to get your taxes done. Make sure you bring your photo ID, Social Security card, all of your income forms, W2, 1099. For a refund, it's best to do direct deposit to get it faster. Make sure you have your account information.

**ISSUE:** Taxes

**Program:** Straight Talk

**Source:** Local

**Broadcast Date:** January 08, 2016 at 12:30 p.m.  
January 22, 2016 at 12:30 p.m.

**Topic:** Tax preparation

**Guest: All Segments:** Vlad Zagranichny, CPA

**Description:** It's best to plan ahead. The hot ticket areas are charitable contributions, deductible IRA's, maximize your 401k's, retirement contributions and health savings accounts.

With a 401k and Traditional IRA, money is put away tax free. At 59.5 years old, you can start taking the money out. At 70.5 years old, you must take it out; (required minimum distribution). Once you start taking the funds out, you pay taxes. The idea is that you will be at a lower tax bracket. With a Roth IRA, there is no tax deduction. At 59.5 years old you can start taking the money out tax free. Take a look at your taxable income and check the chart to see what tax bracket you fall in. The more you make, the more you pay.

The earlier you start saving money, the more you can build up exponential growth. Pay yourself first, max your retirement account and if your employer matches a certain amount, at the very least match that.

Audits are a luck of the draw. Red flags are too high claims for charitable deductions, higher interest deductions and Schedule C – self-employment. The IRS can go back 3 years from when you filled the return. If they suspect fraud, they can go back indefinitely. If your situation will be different this year than last, you may want to sit down with a tax expert. Work on tax projecting at the end of the year.

If you are self-employed, make sure you keep adequate records. Keep a car mileage record. Differ as much money as possible in places like health savings accounts. If you own an LLC, you can have all the

same savings plans. If you have employees, you need a third party to administer your plans and to keep you in compliance.

**ISSUE:** **Health**

**Program:** Straight Talk

**Source:** Local

**Broadcast Date:** February 05, 2016 at 12:30 p.m.  
February 19, 2016 at 12:30 p.m.

**Topic:** Healthy Beginnings

**Guest: Segment 1:** Rebecca Dineen, Assistant Commissioner for the Bureau of Maternal and Child Health, Baltimore City Health Department  
Angela T. Burden, MA, RN, Deputy Director of MCH & Infant Loss Initiatives, Baltimore City Health Department, Maternal & Child Health Care Coordination Program at HealthCare Access Maryland, Inc.

**Description:** 2015 was the lowest number of Infant Mortality rates in the city. There's been a reduction of 38% since 2009. They believe this is due to the B'more for Healthy Babies program. This is a strategy that brings together 150 partners and the work on the reduction of low birth weight, pre-term birth and infant sleep rate deaths. Primary healthcare is extremely important. They make sure women in the city have access to home visiting care, WIC's services, etc.

**Guest: Segment 2:** Rebecca Dineen, Assistant Commissioner for the Bureau of Maternal & Child Health, Baltimore City Health Department

Laura Latta, MHS, Director of Early Childhood Initiatives, Family League of Baltimore

**Description:** Thru Healthcare Access Maryland, women get connected to home visitations. They are connected to the programs that best server their needs. Programs go from pregnancy to 3 years of age. Teen pregnancy is the number one issue and they want to make sure that everyone has access to these programs. There are specialized programs that are suited just for teens. Teens are very reluctant to share that they are pregnant. They are scared and may not know what to do. Regardless of where the teen lives, they can still offer services. Nurses, Social workers, care professionals, etc. Many live in the communities they serve.

**Guest: Segment 3:** Kari Gorkos, Healthy New Moms Campaign

**Description:** This is a campaign to raise awareness of perinatal mood and anxiety disorders or postpartum depression. This is very common and affects 15 to 20% of new moms. Baby blues affects about 80% of new moms. It's mild depression and doesn't last that long. Postpartum lasts longer and is more severe. Extreme crying spells, mood swings, anger, irritability, and difficulty bonding to the new baby. Babies living with these moms have more feeding and sleeping issues which could lead to long term affects like emotional behavior and educational issues. Women should talk to their doctor, their OBGYN, their pediatrician or someone in the medical field. There are screening tools available.

**ISSUE:** College Drinking

**Program:** Straight Talk

**Source:** Local

**Broadcast Date:** February 12, 2016 at 12:30 p.m.  
February 26, 2016 at 12:30 p.m.

**Topic:** College drinking

**Guest: All Segments:** Josh, Recovering Alcoholic

**Description:** Stats show that approximately 2000 college kids will die per year due to alcohol. Half a million will be involved in some kind of sexual assault. Over 1 million will be arrested and over 50% of college freshman failures will be due to drinking. This is a big problem.

Josh's story starts in high school. He was in and out with a bunch of different crowds. He wanted to be liked by everyone, be a part of the crowd. When he was younger, he was bullied. Became an athlete and took his first drink in the summer of his 16<sup>th</sup> year. He didn't care what he said, how he acted, it was a relief not to worry. He felt good.

Josh got a good taste of the party life in college. They say early 20's is your selfish years and it's OK but there is a point where it will hurt others, the ones who love you. You don't drink to enjoy it. You drink because it gets the job done.

It's overwhelming to know that in college you can do anything you want with liberty, freedom. Josh went to the University of Delaware to party, ended up at the community college. He would hang out with the other athletes and the wrong crowd. At age 19, he started smoking pot. Got his first DUI and was sent to jail for a couple of hours until a friend bailed him out. His parents just rationalized this by saying, "He's young, this is what happens." He went through probation completing everything. As soon as it was over, he went back to drinking. Got his second DUI and went to jail. On his third DUI, he decided to just drink at home but that led to loneliness. The tickets were getting expensive as well as the lawyer he needed each time.

Waking up in jail after a blackout and wondering how he got there. He was beaten and broken and had to call his parents. They were on vacation at the time and he said to them, "I can't do this anymore, I need help." It was fear and release at the same moment. He did a 28-day residential treatment.

**ISSUES:** **Financial, Art, Kid Services**

**Program:** Straight Talk

**Source:** Local

**Broadcast Date:** March 05, 2016 at 12:30 p.m.

March 19, 2016 at 12:30 p.m.

**Topic:** Financial Fitness

**Guest: Segment 1:** Sara Johnson, Director, Baltimore CASH Campaign

Dorothea Stierhoff, Senior Public Relations Manager, MECU of Baltimore, Inc.

**Description:** Baltimore CASH is a non-profit that's been in Baltimore for 16 years. They offer free tax preparations for individuals and families making \$54,000.00 a year or less.

MECU is celebrating their 80<sup>th</sup> anniversary. They feel that the healthier your community is, the healthier you credit union is going to be. All the members own the credit union. It's important to give back to the community.

Money Power Day has been around for 12 years. This year its being held on April 1<sup>st</sup> from 9am to 3pm at Poly Western HS. MECU is the founding sponsor. It's the region's largest financial fitness fair. There is something for everyone including the whole family. There are over 50 different exhibitors who are not there to sell you weird things. They offer solid financial advice. Everything under one roof. Get your credit score, talk to a credit councilor, a financial planner, get your

taxes done, talk with an attorney and you can talk with a housing councilor. Each area is just as important as the other.

**Guest: Segment 2:** Jenny Hyle, Art With a Heart  
Cory Anderson, Art With a Heart

**Description:** Art With a Heart is a 17 year old non-profit that works to bring visual art to people in need of enhancing their lives. There are 11,000 art classes a year throughout Baltimore City and Baltimore County. They go into schools, community centers, group homes, shelters, permanent housing facilities, hospitals, and senior housing facilities. They provide teachers, assistants, materials, and innovative curriculums. In addition to its interactive art classes, they have a job program, service learning opportunities, community service projects, public art efforts, a social enterprise/retail store, HeARTwares, and a leadership program. Thru these programs, they teach youth job skills through art. There is a 71% success rate of youth getting jobs.

Art and leadership is for 10<sup>th</sup> and 11<sup>th</sup> grade students who get together and discuss topics and have conversations with each other. It's a highly diverse group of kids. Young people can learn more about themselves and kids from other schools. Cory goes to schools to promote the program.

The art programs are free to kids and participants. Even the supplies are free. The expenses are off-set by partners to the programs. The Art of Leadership has a nominal fee but there are scholarships and other ways to pay. Applications start in January.

**Guest: Segment 3:** Molly Tierney, Director, Baltimore City Dept. of Social Services.

**Description:** Molly has worked with a lot of families, families that are struggling. She tries to keep them whole, safe and stable in their own communities. Every now and then something happens that goes over the line and they can't keep a kid safe at home. At a last resort, they must bring the kid into foster care. It's very scary for a little



It wasn't till he was beaten down enough and took his life seriously that he realized something wasn't right. He was not willing to do what it takes to be sober. But he realized that he always ended up being homeless and in jail. Rehab was a 28-day program but he felt he could figure it out on his own. But when he was in control, bad things happened. His family was good at holding the line and not enabling him. (They didn't give him any money and was tough with him.) With this disease, he saw a lot of people die. The only way to help them is to get them into treatment.

The treatments that didn't work were due to the fact that he didn't take them seriously. He wanted to do things his way. When he finally made up his mind to get clean, he listened. After treatment, he went to a halfway house. He followed all their suggestions. Now he's been clean for 3 years and works to help others.

**ISSUE:** **Health**

***Program:*** Bmore Lifestyle  
***Source:*** Local  
***Broadcast Date:*** January 04, 2017 at 2:30 p.m. – 3 min.  
***Guest:*** Jodi Naasz, Owner of Charm City Fitness  
***Description:*** Getting fit for the new year.

***Program:*** Bmore Lifestyle  
***Source:*** Local  
***Broadcast Date:*** January 13, 2017 at 2:30 p.m. – 3 min.  
***Guest:*** Sid McNairy, Founder of Sid Yoga Center in  
Towson  
***Description:*** Yoga and Health

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** January 18, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Alison Massey from Mercy Medical Center  
**Description:** Getting your immune system healthy.

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** January 24, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Tamika Felder  
**Description:** Cervical cancer awareness

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 02, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Evan Lutz, Owner of Hungry Harvest  
**Description:** Organization that sells food waste for lower cost and gives profit back to the community.

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 15, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Dr. Jason Farley, Director of The Reach Initiative  
**Description:** Johns Hopkins University School of Nursing on infectious diseases and help available in Baltimore.

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 16, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Chef Tia Berry, American Heart Association  
**Description:** Heart healthy foods

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 21, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Dr. Jacob Wynes, University of Maryland Medical Center Midtown Campus  
**Description:** Non-healing wounds

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 23, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Dr. Irene Rovira, Sheppard Pratt  
**Description:** Eating disorders

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 28, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Christina Miller, Ulman Cancer Fund  
**Description:** National cancer prevention month.

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 14, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Mandy Katz, Giant  
**Description:** General Nutrition

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 06, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Eden Stotsky-Himelfarb, Colon cancer survivor, American Cancer Society volunteer and Oncology Nurse with The Johns Hopkins Health System  
**Description:** Colon cancer awareness month.

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 06, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Dr. T.J. Remsberg, Clinical point person for Shoppers Pharmacy  
**Description:** Diabetes awareness

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 08, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Jason Farley, Director of The Reach Initiative for The Johns Hopkins University School of Nursing  
**Description:** Infectious diseases

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 15, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Christine Hare from The National Kidney Foundation  
**Description:** The National Kidney Foundation

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 22, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Paul Sacamano and Shima from Johns Hopkins University School of Nursing  
**Description:** Infectious diseases

**ISSUE: Kids Mental Health**

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 02, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Pamela Fitzgibbon, LCPC, Family Counselor  
**Description:** Preparing children for divorce

**ISSUE: Financial**

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 06, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Mark Avallone, Certified Financial Planner  
**Description:** Tips for financial freedom, retirement fund

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 07, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Ana Goldseker Mindful Nutrition  
**Description:** Saving money at the grocery store

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 09, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Sara Johnson, Director, Baltimore CASH Campaign  
**Description:** Free tax preparation services

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** February 16, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Elijah Cummings  
**Description:** Money Power Day

**Program:** Bmore Lifestyle  
**Source:** Local  
**Broadcast Date:** March 13, 2017 at 2:30 p.m. – 3 min.  
**Guest:** Bernard “Jack”  
**Description:** The Maryland renter’s tax credit