

LIST OF ISSUES AND PROGRAMS

JULY 1 – SEPTEMBER 30, 2016

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

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

ISSUES AND ANSWERS

DURING THE PERIOD JULY 1 – SEPTEMBER 30, 2016
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSBB-FM :

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

WSBB-FM
JULY 1 – SEPTEMBER 30, 2016

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 12:30AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
THE CLARK HOWARD SHOW SHOW.	M-F 8PM-10PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE LISTENERS CALL IN TO ASK CONSUMER ADVICE.

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

*LENGTHS OF PROGRAMS ARE APPROXIMATE

PROGRAMMING:

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

24- HOUR NEWS COVERAGE-

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

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-9:00AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

THE HERMAN CAIN SHOW: 9:00AM - 12:00PM – HERMAN CAIN, A FORMER PRESIDENTIAL CANDIDATE, TALKS ABOUT THE TOP LOCAL AND NATIONAL NEWS STORIES OF THE DAY. THE DISCUSSIONS ON HIS SHOW ARE TIMELY AND INFORMATIVE AND HERMAN ALWAYS OFFERS AN INTERESTING TWIST ON EACH SUBJECT.

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

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

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

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

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

WEEKEND PROGRAMMING:

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

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 9AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 9 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

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

ATLANTA LIVING WITH BELINDA SKELTON: SATURDAY 1P-3P DISCUSSING THE BEST LIVING IN ATLANTA HAS TO OFFER

MONICA PEREZ: AIRS SATURDAY FROM 3P-6P – INFORMATION BASED, TOPICAL TALK PROGRAM DISCUSSING THE WEEK'S TOP EVENTS.

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 6PM–9PM; SUNDAY 12AM – 3PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

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

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

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

ADAM GOLDFEIN: SUNDAY 11AM-1PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

WEEKEND PROGRAMMING:

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

THE VON HAESSLER DOCTRINE: SUNDAY 1P-3P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY ERIC VON HAESSLER WITH A FOCUSING ON EVERYDAY ISSUES FROM HIS PERSPECTIVE.

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

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

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

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

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

WSBB-FM

Ascertainment Statement

WSBB-FM develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

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

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

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

WSBB-FM broadcasts three community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

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

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

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

COMMUNITY EVENTS-WSBB-FM

JULY

7/11-12-WSB Care-a-Thon AFLAC Cancer & Blood Disorders Center Children's Healthcare of Atlanta

7/23-Herman Cain made an appearance at the screening of "Hillary's America"

7/28-Monica Perez made an appearance at Liberty on the Rocks

AUGUST

8/5- Station appearance at Dana Loesch Book Signing

SEPTEMBER

9/11- Prostate Cancer Screenings at Georgia Urology

9/13- Herman Cain Live Taping hosted by Smyrna Business Association

9/24-25-Duluth Fall Festival live broadcast of the Von Haessler Doctrine

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/1/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hosted by Alan Hunt-Attorney General Loretta Lynch will accept the "determinations and findings" of the FBI and career prosecutors who are investigating Hillary Clinton's use of a private email server while she was secretary of state, a Justice Department official said Friday. Lynch is expected to discuss her handling of the case at an event Friday morning in Aspen, Colorado.

The news of Lynch's decision, which sources told CNN has been in the works for months, was first reported by The New York Times.

The assurances from the official follow criticism stemming from a private meeting Lynch had with former President Bill Clinton at a Phoenix airport earlier this week. Clinton joined Lynch aboard her plane while both were on the tarmac. Lynch said the pair mostly talked about grandchildren and a little golf.

But the meeting itself instantly drew criticism from Republicans and even some Democrats, who said that just the decision for the two to interact was a mistake while the Justice Department is conducting an investigation of Clinton's private email server.

The meeting and its fallout are sure to worry some Democrats who see Clinton as the only candidate standing between Donald Trump and the White House. Not only is the fate of her campaign largely in the hands of the Justice Department, but this was an entirely avoidable incident that hits her on one of her most persistent vulnerabilities -- how voters doubt her trustworthiness. The No. 2 Republican in the Senate, Texas Sen. John Cornyn, called for a special counsel to take over the investigation into the private server, citing the appearance of impropriety.

"This incident does nothing to instill confidence in the American people that her department can fully and fairly conduct this investigation, and that's why a special counsel is needed now more than ever," Cornyn said in a statement.

7/7/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Attorney General Loretta Lynch made it official that there will be no charges brought against Hillary Clinton over her private email server and mishandling of classified information. The announcement comes a day after FBI Director James Comey said his investigators would not recommend a criminal case be brought against Mrs. Clinton, though he was unusually critical of the former secretary of state. House Republicans called FBI Director James Comey to testify before a congressional panel over his recommendation not to press criminal charges against Hillary Clinton for her use of a private email server while secretary of state. Paul Ryan – Says Comey’s decision raises more questions than it answers. “Director Comey’s presentation shredded the claims that secretary Clinton made throughout the year with respect to this issue. He laid out a case how the things she had been saying she had or had not one were false.”,Ryan said.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/8/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Five Dallas police officers are dead, six others injured after snipers opened fire on law enforcement in the heart of Dallas. One civilian was also hurt. The shootings took place during a protest over fatal police shootings of black men in Louisiana and Minnesota.

Three people are in custody and a fourth suspect exchanged gunfire with authorities in a downtown parking garage. The gunfire broke out around 8:45 p.m. Thursday while hundreds of people were gathered to protest fatal police shootings this week in Baton Rouge, Louisiana, and suburban St. Paul, Minnesota.

Dallas Police Chief David Brown told reporters the snipers fired "ambush style" upon the officers, "positioning themselves in a way to triangulate on these officers from two different perches in garages in the downtown area and planned to injure and kill as many law enforcement officers as they could.", Brown said.

7/13/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: I know many of you are going to vote for Hillary Clinton for president, because she is a woman. That's a shallow gender-biased reason but that's your choice. Some of you are going to vote for Hillary because she is the presumptive Democrat nominee. You have voted Democrat all your life and you are not going to change now, even if you do not think she can lead this country. Still others of you are going to vote for Hillary because you have drunk the Fool-Aid that she is qualified. Based on what? Holding the positions of senator from New York, Secretary of State and "First Lady" (wink/wink) says nothing about accomplishments and leadership. She just knew how to get elected or otherwise position herself to get the gig.

Now, FBI Director James Comey has clearly said the investigation of Hillary's emails shows that she did send and receive classified information.

She previously denied this, claiming documents had not been marked with a classified designation of confidential, secret or top secret, etc.

She lied. But her biggest lie was to the families of the four Americans killed in the 2012 Benghazi attack. She told them the attack was caused by an anti-Muslim video, despite the fact that her own e-mail trail shows she knew that very night it was a planned terrorist attack.

It was a lie and we all know it. But the Hillary-supportive liberal media want you to forget that. And she wants you to put it out of your minds.

But some of us will not forget. She tried to destroy our health care system in the early 1990s with HillaryCare. And now she helps to defend the disastrous ObamaCare. The latest! Bernie Sanders has now endorsed her and said he's going to do everything he can to get her elected president. He campaigned against everything she stands for and everything she supports, and now it's "kiss and move on" for the good of the Democrat Party.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/14/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: U.S. spending on healthcare in the Obamacare era is growing faster than inflation and is on track to make up one-fifth of the economy by 2025. The latest health spending data indicate that in the first few years of President Obama's Affordable Care Act, there has been a moderate decline in the number of uninsured Americans, but the government is still paying for a larger share of healthcare. Government spending is growing faster than right before

the law but slower than in the decade preceding it. Healthcare spending grew by nearly 8 percent annually in the two decades before the recession, but then slowed for several years. Now it's ticking up again as more Americans have gained coverage under the healthcare law, growing by 5.3 percent in 2014 and by 5.5 percent last year. Through 2025, national health expenditures are expected to grow by an average of 5.8 percent per year, driven by increases in economic growth, faster growth in medical prices and the aging U.S. population. The data present a mixed bag for healthcare advocates, who have long bemoaned the country's high uninsured rate and hefty spending on medical care, and for politicians who are deeply divided over Obamacare.

The law has nudged the uninsured rate downward by 3 percent, so that now 27 million Americans lack coverage, about 8 percent of the population. While that's a smaller expansion in coverage than originally projected by the Congressional Budget Office, it represents at least a partial victory for supporters of the Affordable Care Act. And spending still isn't growing as fast as before the recession.

But the U.S. continues to spend more per capita on healthcare than any other developed country, and there's little sign that trend is slowing significantly. Spending per person equaled \$7,629 in 2007 but \$9,960 last year. It's projected to exceed \$10,000 for the first time ever, starting this year.

And federal, state and local governments are having to shoulder a greater share of the costs, as the healthcare law has expanded Medicaid to more Americans and provided others with subsidies. Forty-seven percent of health spending will be paid by governments by 2025 according to projections, almost 3 percentage points higher than in 2014.

7/15/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: France's national holiday turned horrific for revelers in the southern city of Nice as a truck reportedly crashed into a crowd of Bastille Day revelers. According to initial reports, multiple injuries and deaths have been reported at the scene. Reports state that at least 70 have been pronounced dead and at least 90 are injured. The truck also appears to have been filled with explosives.

The local Nice Martin newspaper reported that a car ran into a crowd watching a fireworks display.

BAD Allies of Sen. Ted Cruz clashed with GOP leaders as they sought to strip the national party of its control over the presidential primary process.

Former Virginia Attorney General Ken Cuccinelli, who acted as Cruz's delegate whip during the primary, arrived in Cleveland ready to push a number of proposals on the Rules Committee meant to weaken the national party's power structure.

The Rules Committee abruptly dispersed Thursday morning shortly after it convened so that the RNC, Cuccinelli, Sen. Mike Lee (R-Utah) and other insurgents on the 112-member panel could meet privately in a last-ditch effort to negotiate a way around the controversial amendments.

Cuccinelli said he was ready to rescind some of his sharpest proposals, like a ban on lobbyists being RNC members, if the RNC agreed to a deal that incentivizes states to close their primaries to independents and Democrats. Donald Trump is believed to have benefited from independent support in the primaries, while Cruz, who has a more traditional base of conservative support, is believed to have suffered from the open primaries.

Cuccinelli claims he reached a deal with the RNC that would encourage states to close their primaries but that the RNC reneged on its commitment at the last minute.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/16/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Live from the RNC

Election watchers will turn their eyes toward Cleveland this week as we at The Herman Cain Show will be broadcasting LIVE from the RNC.

Cleveland provides an important testing ground for many of the issues that will likely to animate the convention and the general election to follow, such as trade, taxes, education, immigration and race relations. The RNC's selection of Cleveland, which is a traditionally blue stronghold in a very purple state is notable, not only for what it says about the Republican party's aspirations, but also because the Cleveland area itself starkly illustrates many of the challenges facing the

American economy today.

The Greater Cleveland and the rest of the nation’s 100 largest metropolitan areas on three dimensions of economic success:

Growth—is the economy expanding opportunities for businesses and workers?

Prosperity—is the economy becoming more productive and boosting the standard of living?

Inclusion—is the economy improving for all groups by income and race?

If Cleveland’s voters ask the question, “Am I better off than when President Obama took office?” most would probably answer in the affirmative. While the Cleveland metro area ranked only 54th on growth from 2009 to 2014, it ranked 15th and 16th, respectively, on prosperity and inclusion during that period.

Many voters in Northeast Ohio are likely to take a longer view on their economic well-being.

Since the early 2000s, the Cleveland metro area has posted one of the slowest economic growth rates in the nation (94th among the 100 largest metro areas), and the share of its residents with low incomes has risen by more than 6 percentage points (compared to less than 2 percentage points nationally). The typical Cleveland worker’s earnings were 10% lower in 2014 than in 2000.

7/19/16 9:00AM

3Hrs.

THE HERMAN CAIN SHOW: Live from the RNC

The Republican National Convention was in uproar after opponents of Donald Trump failed in their effort to hold a roll-call vote in opposition to his candidacy.

The anti-Trump forces at the Cleveland convention started shouting "Roll Call" after the party leaders approved by acclamation rules at the start of the convention that barred them from registering their opposition. Party leaders declared there was insufficient support to allow for a roll-call vote that would record the number of delegates opposed to Trump. Trump last week declared the so-called "Never Trump" movement dead, tweeting that "#NeverTrump is never more." As Loud cries of protest broke out on the floor of the Republican National Committee after GOP officials dismissed a last-ditch effort by anti-Donald Trump groups to force an embarrassing protest vote members of the Colorado delegation walked out. A group of anti-Trump delegates submitted signatures to try to force a vote on the rules of the convention, a procedure normally done quietly at the start of each convention.

The rules were adopted by voice vote shortly after 4 p.m., then after frantic protests, a second voice vote was taken as Trump opponents shouted repeatedly for a roll call vote. The convention chairman then said there were not enough signatures to force the roll call. After the voice vote adopting the rules was successful, members of the Colorado delegation walked out in protest as they called for a roll call vote. Ted Cruz’s state director and Colorado delegate and executive director of Free the Delegates said, overwhelmingly the floor was flooded with people who are upset with the way the rules were handled and they wanted a roll call vote and apparently the leadership just steamrolled right through the fact that the whole place was calling for a roll call vote.”

The move was an attempt to allow Trump opponents a platform to argue against the presumptive nominee and the Republican National Committee, who have worked together to stamp down any move to somehow block the billionaire from winning the nomination.

WSBB-FM ISSUES & PROGRAMS – 3RD Qtr. 2016

9/30/16

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/20/16

9:00AM

3 hrs.

THE HERMAN CAIN SHOW: Live from the RNC

It’s official. Donald Trump went from the presumptive GOP nominee to the Republican nominee as Sen. Jeff Sessions of Alabama formally nominated Donald Trump for president on the floor of the Republican convention. Sessions, an ardent critic of immigration reform and opponent of free trade deals, championed

many of the issues that Trump adopted to launch his presidential campaign more than a year ago. Sessions later became Trump's policy godfather, with key members of his Senate staff moving over to the New York businessman's campaign and wielding wide influence.

After Sessions placed Trump's name into nomination, he was seconded by Rep. Chris Collins, R-N.Y., Trump's first endorser in the House, and Lt. Gov. Henry McMaster of South Carolina, who helped lead Trump to victory in the early primary state. Police broke up scuffles between groups of demonstrators a few blocks from the RNC as crowds in the hundreds gathered. There was no immediate word on any arrests or injuries. A skirmish broke out when right-wing conspiracy theorist and radio show host Alex Jones started speaking in downtown's Public Square through a bullhorn. Police on bicycles pushed back a surging crowd, and Jones was whisked away. Minutes later, more officers on bicycles formed a line between a conservative religious group and a communist-leaning organization carrying a sign that read, "America Was Never Great." The demonstrators, including anti-Muslim protesters, religious conservatives and marchers decrying racism and "murder by police" appeared outnumbered by law officers and members of the media. Police on bike and on foot formed lines to keep pockets of protesters separated. Demonstrators soon spilled into the streets, and some appeared to be making their way toward the convention arena before turning back. More skirmishes broke out at one intersection. The crowds and the police presence were some of the largest and most raucous gatherings in downtown Cleveland since the convention started on Monday. Cleveland's police chief was talking to the crowd before one of the skirmishes broke out.

7/21/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Live from the RNC

An employee of Donald Trump's company took responsibility for the passages in Melania Trump's Monday night convention speech that were drawn from Michelle Obama's address from the 2008 Democratic convention. Meredith McIver, an in-house staff writer with the Trump Organization, apologized and attempted to resign in a statement distributed by the campaign. Trump rejected her offer to resign. Ms. McIver's statement marked a shift after a day in which Mr. Trump's campaign manager, Paul Manafort, charged that Democratic candidate Hillary Clinton's campaign was responsible for spreading accusations of plagiarism, which her campaign denied. In her statement Ms. McIver said the similarities between the two speeches occurred after Mrs. Trump read aloud passages of Mrs. Obama's speech as an example of people who inspired her and messages she wanted to share with the American people.

Ms. McIver said she wrote the passages down in her notebook and later included some of the phrasing in the draft that ultimately became the final speech.

In tweets sent Wednesday morning just ahead of Ms. McIver's statement, Mr. Trump said he was proud of the attention his wife's speech was getting, calling it "good news" and saying the address "got more attention than any in the history of politics." Referencing the controversy, he said the media was spending more "time doing a forensic analysis of Melania's speech than the FBI spent on Hillary's emails."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/22/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Live from the RNC

Hillary Clinton's VP decision should happen today and Virginia Sen. Tim Kaine has emerged as the clear favorite.

Clinton confidants and allies believe Kaine is the leading contender. And some top allies have recommended that Clinton pick the Virginia Democrat.

Kaine has long been seen as a favorite to be Clinton's running mate, though a number of other names have made the cut.

Agriculture Secretary Tom Vilsack is another top contender, and Ohio Sen. Sherrod Brown, New Jersey Sen. Cory Booker and Labor Secretary Tom Perez have all been seen as finalists. Sen. Elizabeth Warren (D-Mass.) has also met with Clinton and been in the mix, but it appears the always cautious Clinton is even more likely to pick a more centrist candidate given Republican Donald Trump's decision to make Indiana Gov. Mike Pence his vice presidential candidate.

One longtime Clinton friend said the Pence pick frees Clinton up "to go with someone who can be president immediately and with whom she has a strong relationship with no requirements to satisfy new demographic or diversity consideration." Several Clinton aides cautioned that the VP information is being tightly

held among a tight circle of aides — including top policy adviser Jake Sullivan, campaign manager Robby Mook and campaign chairman John Podesta, as well as longtime adviser Cheryl Mills — and that few details, such as the location and timing of the announcement, are known.

7/25/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: German authorities say that the 18-year-old Iranian-Germany gunman, who opened fire at a crowded Munich shopping mall, had no known ties to any terrorist group. He killed nine people and wounded more than two dozen before killing himself. A search of the German-Iranian shooter's home turned up evidence of an obsession with mass shootings, the authorities said. He is believed to have acted alone. All of those killed Friday were residents of Munich, the capital of the southern German state of Bavaria. Seven were teenagers, one was a 20-year-old man, and one a 45-year-old woman. The authorities did not release his full name, referring to him only as "David." He was identified by neighbors as Ali Sonboly, a student. Some German news reports identified him as David Ali Sonboly or Ali David Sonboly. In Washington, President Barack Obama said Saturday that "our hearts go out" to the Munich victims, and he pledged to provide any support that Germany may need. German Chancellor Angela Merkel called a special meeting of top government security officials on Saturday, then pledged publicly that Germany would "do everything possible to protect the security and freedom of all people."

7/26/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The Democratic National Convention got off to a rough start yesterday as tensions over an email scandal involving outgoing Chairwoman Debbie Wasserman Schultz and angering Bernie Sanders. Every time Hillary Clinton and her running mate, Virginia Sen. Tim Kaine, were mentioned onstage, a round of boos followed. At different points as different people spoke, Sanders supporters broke into chants of "Bernie! Bernie!" Some delegates shouted "No TPP" in protest of the Trans-Pacific Partnership, a trade deal decried by Republican nominee Donald Trump as well. The fractious start comes days after a leak of Democratic National Committee emails that appeared to show Wasserman Schultz and other committee officials showing favor to Clinton and trying to undercut Sanders' bid.

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

7/27/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The Democrats officially nominated Hillary Clinton as their first female nominee for President of the United States. Clinton formally crossed the 2,382 delegate threshold to become the Dem's nominee. Should Hillary win on Election Day, her husband will become both the first male to be a first spouse and the first former president to reoccupy the White House from the East Wing. Bill Clinton's potential new title is perhaps the strangest twist in a political career known for its second acts. Sen. Bernie Sanders again moved for Democrats to choose Hillary Clinton as the party's presidential nominee by acclamation, calling for Democratic unity behind Clinton. Vermont was the last state of the roll call, giving Sanders a dramatic stage one day after he delivered an impassioned plea for his backers to get behind

Clinton at the Democratic National Convention.

7/28/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hillary Clinton is using the Democratic National Convention to aggressively woo minority voters, whom she is relying on to put her over the top in November. But the bid to reunite the coalition of black and Hispanic voters who were instrumental in Mr. Obama's two White House wins ran into powerful headwinds from the Black Lives Matter movement. Black protesters took to the streets of Philadelphia again with calls to shut down the convention. As several hundred Black Lives Matters protesters marched through the city toward the convention at the Wells Fargo Center, the crowd chanted, "Hell no, DNC/We won't vote for Hillary!" White activists outnumbered black ones in the Black Lives Matter demonstration. But young black men and women in the crowd said they weren't voting for Mrs. Clinton. Many said they would back Green Party candidate Jill Stein.

7/29/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hillary Clinton - Accepts the party's nomination for President .

Hillary capped off a four-day Democratic Party convention celebration with a plea for national unity and tolerance. Now, one of the most divisive and distrusted figures in American political life must convince voters that she rather than Republican rival Donald Trump can bring a deeply divided nation together.

The first female presidential nominee heads off on a bus tour through two Rust Belt battlegrounds, Ohio and Pennsylvania. Donald Trump believes he can make headway in those states with blue-collar white men. Clinton and running mate Tim Kaine will speak about economic opportunity, diversity and national security, themes hammered home during their party's convention.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/1/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: President Obama will visit Atlanta today to address a conference of disabled veterans and meet with party leaders, headlining an expensive fundraiser for Hillary Clinton. The visit is set to be one of the first where Obama uses his star power to raise campaign cash for Clinton.

Hillary Clinton leads Donald Trump 43-40 percent in a Morning Consult national poll conducted entirely after the Democratic Convention concluded last Thursday night, a 7-point swing from a Consult poll done just before the convention. But the survey of 1,931 registered voters, who were questioned Friday and Saturday, shows a race basically up for grabs. The 3-point difference is just outside the poll's 2-point margin of error, and 17 percent of voters remain undecided. Clinton personally gained very little from the convention with her numbers rising just 3 points from the 40 percent she was at in the previous poll, which was conducted in the three days following the Republican convention.

Trump saw his support decline from 44 to 40 percent.

8/3/156 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump is "unqualified" and "woefully unprepared" to be President of the United States, President Obama said urging leaders of the Republican party to take the unprecedented step of denouncing their nominee. Trump has overturned conventional political wisdom this year with a series of outlandish and outrageous statements, gaining national attention with his different style. Obama added, the notion that he would attack a Gold Star family

[the name for a family whose relative has died in service] that had made such extraordinary sacrifices on behalf of our country, the fact that he doesn't appear to have basic knowledge around critical issues in Europe, in the Middle East, in Asia means that he's woefully unprepared to do this job. A growing number of Republicans are condemning Trump's comments but continue to endorse him. Obama continued, If you are repeatedly having to say, in very strong terms, that what he has said is unacceptable, why are you still endorsing him? What does this say about your party that this is your standard bearer? This goes beyond the normal hurly-burly of policy disagreements between Democrats and Republicans, Obama said. The former host of The Apprentice is in quite another category, the president said, from John McCain, whom he defeated in 2008, and Mitt Romney, whom he beat in 2012. Both were more moderate, traditional political figures.

8/4/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The Republican National Committee is categorically denying reports that party officials are looking into how to replace Donald Trump in case he drops out of the presidential race before Election Day. ABC News had originally reported that senior party officials were so frustrated and confused by Donald Trump's erratic behavior that they were exploring how to replace him on the ballot if he were to drop out.

No one at national party headquarters has been instructed to look into that doomsday scenario, RNC strategist Sean Spicer said, and speculation that the RNC might pressure Trump to drop out of the race is unfounded. Spicer insisted that there is no chance that anyone else will be the ballot in November.

The Trump campaign is also dismissing reports of turmoil in the campaign and the Republican Party as a media creation.

Still, party leaders are working furiously to get Trump back on message after a disastrous stretch in which he has veered wildly off course and renewed fears among Republicans that he will lead them to electoral disaster in the fall. Those closest to Trump are leaning on him to do the same.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/5/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: President Obama vigorously denied that a \$400 million cash payment to Iran was ransom to secure the release of four Americans jailed in Tehran. The president says the payment was to settle a decades-old Iranian legal claim -- and was hardly kept secret. He defended the transaction as evidence that the nuclear accord with Iran has allowed for progress on other matters. The cash was delivered to the Iranian government in January, at the same time the nuclear deal was settled and the Americans were released. The payment was part of a decades-old dispute over a failed military equipment deal dating to the 1970s, before the Islamic revolution in 1979. The president also pushed back at Republican nominee Donald Trump's suggestions that the November election might be rigged, calling the assertion "ridiculous." He said his advice to Trump, a candidate he has declared "unfit" for the presidency, was to "go out there and try to win the election."

8/8/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The Obama administration has disclosed its rules and procedures for targeting individuals outside conventional war zones, including with drones, further lifting the secrecy surrounding one of its most disputed tactics for fighting terrorism. The newly declassified document shows that if the top lawyers and leaders of the departments and agencies on the National Security Council agree that a proposed strike would be lawful and appropriate, the Pentagon or the Central Intelligence Agency can proceed. If they disagree, or if the person to be targeted is an American citizen, the matter must go to the president for a decision. President Obama issued the 18-page set of rules, sometimes called the drone strike "playbook" but formally known as the Presidential Policy Guidance, in May 2013. It was classified, although the administration publicly said it tightened standards for strikes including requirements that targets must pose a threat to Americans and the "near certainty" that there would be no civilian deaths.

8/9/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump unveiled his economic plans in his speech yesterday at the Detroit Economic Club.

Donald Trump says his economic plan is the polar opposite of Hillary Clinton's :12 “it will present a night and day contrast to the job-killing, tax-raising, poverty-inducing Obama/Clinton agenda. Trump's remarks, which were repeatedly cheered by the crowd, appeared targeted at both an affluent business community and working people, especially those who have suffered from a decline in U.S. manufacturing in cities such as Detroit. Republican operatives and others who saw the speech praised the New York businessman for turning his focus to policy and contrasting his ideas with Clinton's. Trump pitched a tax plan that lowers taxes and slashes regulation, generates economic growth and jobs. He proposed lowering individual and corporate rates and a discounted 10 percent levy for businesses that bring back profits held overseas. Trump's plan to create new tax deductions for childcare costs raised questions from economists about whether lower-income families would benefit, and many Republicans remain frustrated with his trade vision, which bucks party orthodoxy by calling for a rewrite of major deals.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/10/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: House Speaker Paul Ryan has defeated a longshot Republican primary challenger who had been praised by Donald Trump. Ryan beat businessman Paul Nehlen (NEEL'-uhn) in Tuesday's Wisconsin primary. Nehlen had been courting Trump supporters and won praise from the Republican presidential nominee last week. But Trump endorsed Ryan days later. The father of the shooter who terrorized Pulse nightclub in Orlando, Fla., in June attended a campaign rally for Hillary Clinton, compelling her campaign to move quickly to distance itself from him. The shooter's father, Seddique Mateen, was spotted by a local television affiliate at the rally in Kissimmee, Fla., about 20 miles south of Orlando. He was positioned behind Mrs. Clinton as she spoke.

8/11/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: America's major insurance companies are facing mounting losses and threatening to pull out of the exchanges, leaving customers facing higher costs and fewer options six years after ObamaCare was signed into law.

Already, rates on the exchanges are skyrocketing. From 2013 to 2016, almost every state has seen an increase in monthly premiums. In Michigan they are expected to jump 17.3 percent this year. In Virginia, the average premium increase could hit 37.1 percent, Bryan Rotella, attorney and founder of the Rotella Legal Group, warns. In the most recent example, Tennessee regulators are bowing to pressure to let insurers refile their 2017 rate requests, which could lead to steep hikes for customers. Earlier this month, Aetna, once one of ObamaCare's biggest cheerleaders, slammed the breaks on its expansion plans and became the last of the five major national health insurers to project significant losses tied to the Affordable Care Act.

8/12/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hillary Clinton attempted to undercut Donald Trump's claim to working-class voters, suggesting that her Republican rival is untrustworthy on economic issues and is guilty of pushing policies that would only benefit the super-wealthy including himself.

Clinton sought to seize momentum as Republicans - including Trump - struck an almost defeatist note about their Election Day chances. As Republican leaders sounded alarms about Trump's unconventional approach, Clinton attacked what she dubbed "outlandish Trumpian ideas" that have been rejected by both parties.

Appearing in a county known for so-called Reagan Democrats - working-class Democrats who voted Republican in the 1980s - Clinton tried to win back some of the blue-collar voters who have formed the base of her rival's support, making the case that she offers a steadier roadmap for economic growth and prosperity. Clinton, who frequently boasts about her numerous policy plans, didn't offer any new, major ideas to improve the country's economy in her afternoon address. She reiterated her strong opposition to the Trans-Pacific Partnership trade deal, leaving herself little room for backtracking should she win the White House. Clinton once called the TPP the "gold standard" of trade deals when she served as Obama's secretary of state, but she announced her opposition to the deal last year, saying it did not meet her standard for creating jobs, raising wages and protecting national security. Hoping to keep the pressure on Trump, Clinton is also planning to release her 2015 tax returns in the coming days. Trump has said he won't release his until an IRS audit is complete, breaking tradition with every presidential candidate in recent history. A source close to Clinton said she would soon release her return, supplementing the decades of filings she and her husband have already made public. Her running mate, Virginia Sen. Tim Kaine, and his wife will also release the last 10 years of their taxes. The source spoke on condition of anonymity to discuss the plans in advance.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/15/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Authorities in south Georgia say a man accused of fatally shooting a police officer has been arrested. Authorities say Deeds killed Eastman Patrol Officer Tim Smith about 9:30 p.m. Saturday in a residential area of that city, which is about 60 miles southeast of Macon. Smith had been with the Eastman Police Department since 2011. He was a father of three. Wisconsin Gov. Scott Walker declared a state of emergency in Milwaukee Sunday and activated the state's National Guard, a day after violence erupted in the city following the fatal police shooting of an armed man following a traffic stop. At a Sunday news conference, Milwaukee Police Chief Edward Flynn identified the man who was shot by police as 23-year-old Sylville K. Smith, who was African-American. The police officer is also African-American.

8/16/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: In his speech at Youngstown State University in Ohio, Mr. Trump unfurled a broad-gauge critique of the antiterrorism policies of President Obama and Mrs. Clinton, his former secretary of state. He argued in a speech fleshing out his plans to combat terrorism that tighter immigration standards were needed to fight Islamic State with the same vigor with which the U.S. fought the Cold War. "We will be tough, and we will be even extreme," he said. Donald Trump proposed a new ideological test that would limit immigrants seeking admission to the U.S. to "those who share our values and respect our people." It wasn't immediately clear what the test he called it "extreme vetting," a phrase that didn't appear in his prepared remarks would include, but Mr. Trump suggested he would ban not only terrorist sympathizers but those who believe in Shariah law, don't believe in the U.S. Constitution or "support bigotry and hatred." Shariah law is the legal system of Islam that governs public and private behavior. The speech represented a response to Trump's critics, including many Republicans, who have expressed doubts that he has the experience and temperament to lead the U.S. in a dangerous world.

8/17/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump, following weeks of gnawing agitation over his advisers' attempts to temper his style, moved late last night to overhaul his struggling campaign by rebuffing those efforts and elevating two longtime associates who have encouraged his combative populism.

Stephen Bannon, a former banker who runs the influential conservative outlet Breitbart News and is known for his fiercely anti-establishment politics, has been named the Trump campaign's chief executive. Kellyanne Conway, a veteran Republican pollster who has been close to Trump for years, will assume the role of campaign manager. Two Trump campaign aides confirmed the staff's reshuffle early Wednesday, requesting anonymity to discuss personnel changes without permission. Trump issued a statement hours later. "I have known Steve and Kellyanne both for many years. They are extremely capable, highly qualified people who love to win and know how to win," he said. "I believe we're adding some of the best talents in politics, with the experience and expertise needed to defeat Hillary Clinton in November and continue to share my message and vision to Make America Great Again."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/18/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The USOC says American swimmers Jack Conger and Gunnar Bentz were removed from their flight to the U.S. by Brazilian authorities Wednesday night, hours after a judge ordered gold medalist Ryan Lochte and teammate Jimmy Feigen stay in the country as police investigate their claim they were robbed during the Olympics. Bentz is a student at the University of Georgia. United States Olympic Committee spokesman Patrick Sandusky confirmed the swimmers were detained but had no other details. Lochte and his three teammates said they were held up at gunpoint in a taxi as they returned to the athlete's village from a party, several hours after the last Olympic swimming events were held. Police have found little evidence so far to support their accounts, and say the swimmers were unable to provide key details in police interviews.

8/22/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hosted by Alan Sanders- The 4th Estate -- The press in the old days could be jailed for saying negative things about the monarchy. The Fourth Estate (or fourth power) is a societal or political force or institution whose influence is not consistently or officially recognized. "Fourth Estate" most commonly refers to the news media, especially print journalism or "the press". Thomas Carlyle attributed the origin of the term to Edmund Burke, who used it in a parliamentary debate in 1787 on the opening up of press reporting of the House of Commons of Great Britain. Earlier writers have applied the term to lawyers, to the British queens consort (acting as a free agent, independent of the king), and to the proletariat. The term makes implicit reference to the earlier division of the three Estates of the Realm. 3 branches of government – The 4th would be the watchdog responsible to the people and would be free.

8/23/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hosted by Mark Kaye- Hillary Clinton took on two controversial topics in a late-night interview on ABC's 'Jimmy Kimmel Live' on Monday. First, Kimmel quizzed the Democratic presidential candidate about news that broke earlier in the day of the release of additional emails from the time she served as secretary of state. "The state department said that they have to release 15,000 emails by the deadline is a couple of days before the debate," Kimmel said. "Are you concerned about that?" "No," Clinton responded. "Jimmy my emails are so boring. And I'm embarrassed about that. They're so boring. So we've already released, I don't know, 30,000 plus so what's a few more." When Kimmel asked Clinton about the rumors swirling about her health, she offered up her hand and said "take my pulse." Kimmel agreed as Clinton explained "to make sure I'm alive." That's when Kimmel took her hand and gasped telling the audience "oh my god there's nothing there." Clinton played off Kimmel's words, implying that the stories are baseless. "With every breath I take, I feel like it's a new lease on life," Clinton quipped sarcastically. Last week during a speech about terrorism, Donald Trump said the former secretary of state "lacks the mental and physical stamina to take on" ISIS. Trump also went after the length of Clinton's speeches, saying she'd rather "go back home and go to sleep." Donald Trump surrogate Rudy Giuliani continued that attack on Fox News Sunday when he told the audience to "go online and put down Hillary Clinton Illness and take a look at the

Columbia University. "The point is she can't just walk away from these 6,000 donors."

Fallon said earlier Tuesday the standard set by the Clinton Foundation's ethics restrictions was "unprecedented, even if it may never satisfy some critics."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/25/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The Obama administration said it paid \$1.3 billion in interest to Iran in January to resolve a decades-old dispute over an undelivered military sale, two days after allowing \$400 million in cash to fly to Tehran. State Department spokeswoman Elizabeth Trudeau says the U.S. couldn't say more about the Jan. 19th payments because of diplomatic sensitivities. They involved 13 separate payments of \$99,999,999.99 and final payment of about \$10 million. There was no explanation for the Treasury Department keeping the individual transactions under \$100 million. The money settles a dispute over a \$400 million payment made in the 1970s by the U.S.-backed shah's government for military equipment. The equipment was never delivered because of the 1979 Islamic Revolution that overthrew the shah and ended diplomatic relations between the U.S. and Iran.

8/26/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The top Democrat on the House Oversight Committee is calling for a hearing featuring the makers of EpiPens and controversial former pharmaceutical executive Martin Shkreli. Rep. Elijah Cummings (D-Md.) called for the hearing featuring Mylan executives after an uproar over the price increases the company has enacted on EpiPens, the devices that treat serious allergic reactions. Shkreli, famous for steeply hiking the price of a different drug as CEO of Turing Pharmaceuticals, responded on Twitter that he would be willing to testify as well. In February, Shkreli appeared at a hearing about his company's price hikes but cited his Fifth Amendment right not to incriminate himself. Cummings said in a statement, I am encouraged that Mr. Shkreli has agreed to come back to testify before the Oversight Committee, The tactics we have seen recently with Mylan are not limited to a few 'bad apples,' but are prevalent throughout the entire drug industry, as our investigation has shown repeatedly and as Mr. Shkreli himself has indicated."

It is unclear whether the Republican majority will agree to hold the hearing.

8/29/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: San Francisco 49ers quarterback Colin Kaepernick has willingly immersed himself into controversy by refusing to stand for the playing of the national anthem in protest of what he deems are wrongdoings against African Americans and minorities in the United States.

His latest refusal to stand for the anthem -- he has done this in at least one other preseason game -- came before the 49ers' preseason loss to Green Bay at Levi's Stadium on Friday night. "I am not going to stand up to show pride in a flag for a country that oppresses black people and people of color," Kaepernick told NFL Media in an exclusive interview after the game. "To me, this is bigger than football and it would be selfish on my part to look the other way. There are bodies in the street and people getting paid leave and getting away with murder." Two brothers with have been charged with first-degree murder in the shooting death of NBA star Dwyane Wade's cousin. Chicago police say 26-year-old Darwin Sorrells Jr. and 22-year-old Derren Sorrells were charged today in Friday's shooting of Nykea Aldridge as she pushed a baby in a stroller. Chicago police say Aldridge was killed when the two males walked up and fired shots at a third man Friday afternoon but shot Aldridge in her head and an arm. They say she wasn't the intended target.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

8/30/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The presidential campaign comes to Georgia Monday. It's not Donald Trump, but his #2 - Mike Pence. The Indiana governor will make a day of it in the state. At 2 p.m., he's in middle Georgia for a rally at the National Fairgrounds in Perry. He then heads to metro Atlanta for a fundraiser, followed in the evening by another rally to be held at the Cobb Galleria Center complex. The AJC reports he'll then continue his Georgia visit into the next day - heading to Dalton for an afternoon event there Tuesday. Donald Trump's campaign is making its biggest general election ad buy to date, with plans to spend around \$10 million on commercials airing over the next week or so. The campaign is expecting to air a new ad, which paints rival Hillary Clinton as a job-killer, as soon as Monday in nine states: Ohio, Pennsylvania, North Carolina and Florida, where the campaign has already been on the air, along with New Hampshire, Virginia, Iowa, Colorado and Nevada. Trump has been badly outspent by his Democratic rival and groups supporting her. Since clinching her party's nomination in early June, Clinton has spent more than \$77 million on television and radio advertising, largely targeting voters in battleground states. Clinton has reserved about \$9.2 million in airtime this week. Trump senior communications adviser Jason Miller said in a statement that the billionaire businessman's "positive message of economic opportunity is working and we see the national and battleground state polls all moving in the right direction."

8/31/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: U.S. Sen. John McCain has beaten back a primary challenge from a Republican tea party activist to win the right to seek a sixth term in November. Sen. Marco Rubio has earned the support of Florida's Republican voters to seek a second term, a decision he made at the last minute after his failed presidential bid. U.S. Rep. Debbie Wasserman Schultz has turned back a strong primary challenge and will likely be re-elected to a seventh term in Congress. After 20-plus years in Congress, Corrine Brown's time as a legislator is coming to an end. Former Jacksonville Sheriff John Rutherford coming out on top in the Republican primary for Congressional District 4. He will face a Democratic challenger in November.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/1/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump stood by his negative assessment of the North American Free Trade Agreement during his press conference with Mexican President Enrique Peña Nieto in Mexico City. During a joint appearance in Mexico City, Trump said that while he brought up his proposal to build the wall to Mexican President Enrique Peña Nieto, the two "didn't discuss" who would pay. Only a few hours after meeting in Mexico City with Mexican President Enrique Peña Nieto, Donald Trump announced an immigration plan Wednesday in Arizona anchored by "a great wall along the Southern border"

9/2/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: A SpaceX Falcon 9 rocket exploded on its pad during a test at Cape Canaveral Air Force Station. Thankfully, no one was injured. Witnesses reported seeing a fireball, hearing multiple explosions, feeling shock waves in buildings several miles away at Kennedy Space Center and seeing a plume of smoke rising from Launch Complex 40 just after 9 a.m. SpaceX CEO Elon Musk said around 1 p.m. that a failure occurred while the rocket was being fueled for a test-firing of its main engines, part of preparations for a planned early Saturday launch of a commercial communications satellite in which Facebook had a stake.

9/6/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Congress will return to Washington today (Tuesday) for an abbreviated election-season session in which they will likely do what they do best: the bare minimum. All Congress must do this month is keep the government from shutting down on Oct. 1 and provide money for the fight against the Zika virus. A chief motivation for the September session, especially for Senate Majority Leader Mitch McConnell, R-Ky., is allowing lawmakers to return to campaigning as soon as possible. Republicans are scrambling to hold onto their Senate edge as GOP presidential nominee Donald Trump lags in the polls. The short-term spending measure is sure to pass. The alternative is that Republicans would get the blame for a government shutdown, as they did in 2013. But it's a complicated path for the temporary spending bill. Some House conservatives say the measure should last into next year, when there is a new president and a new Congress, and that would block any chance for a session after the Nov. 8 election. Leaders in both parties feel otherwise as does President Barack Obama and a temporary measure until December seems to be the consensus.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/7/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: A new government survey confirms that the nation's progress in getting more people covered by health insurance slowed significantly this year, a finding that tempers a historic achievement of the Obama administration. About 1.3 million fewer people were uninsured the first three months of this year, driving the uninsured rate to a new record low of 8.6 percent. That's according to the National Health Interview Survey, from the Centers for Disease Control and Prevention. Still, that progress is a fraction of the earlier gains seen under President Barack Obama's health care law. When the law's big expansion got underway in 2014, the number of uninsured people went down by nearly 9 million. Obama's signature law has cut the uninsured rate by nearly half, but about 27 million people remain uninsured. U.S. Defense Department officials said that A U.S. Navy coastal patrol ship changed course after a fast-attack craft from Iran's Islamic Revolutionary Guard came within 100 yards of it in the central Gulf. It was at least the fourth such incident in less than a month. U.S. officials are concerned that these actions by Iran could lead to mistakes. Years of mutual animosity eased when Washington lifted sanctions on Tehran in January after a deal to curb Iran's nuclear ambitions. But serious differences still remain over Iran's ballistic missile program, and over conflicts in Syria and Iraq. A U.S. Defense official, speaking on the condition of anonymity, said there have been 31 similar interactions with Iranian ships this year, almost double the amount from the same period last year.

9/8/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump and Hillary Clinton slammed each other over the Iraq War and the fight against ISIS at a national security forum Wednesday, with the Republican nominee also appearing willing to allow undocumented immigrants wishing to serve in the military to remain in the U.S. Though Trump and Clinton did not appear onstage together at the USS Intrepid museum in New York, the NBC News forum was a debate in all but name and came fewer than three weeks before the candidates' first debate. Trump's response to a question about whether illegal immigrants who plan to serve in the military can stay in America marked another apparent shift for the Republican nominee, who caused outrage during the GOP primary with his call to deport all illegal immigrants. Trump levied unusual criticism against America's military leaders, saying the generals have been "reduced to rubble" during President Barack Obama's administration. He also suggested he would shake up the military's top ranks if he wins in November, saying there would probably be "different generals." Trump remained persistently non-committal about his plans for defeating ISIS, insisting that he privately has a blueprint for taking on the terror group but wanted to remain "unpredictable." Clinton took the stage first by virtue of a coin flip, and immediately faced a barrage of questions from moderator Matt Lauer about her email use at the State Department, where she used a personal email address and a private server. The former secretary of state repeated her claim that none of the emails she sent through the server was marked "classified," "top secret," or "secret." However, she also acknowledged that "it was a mistake to have a personal account ... I make no excuses."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/9/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: SEA President Obama put the long-simmering dispute in the South China Sea front and center on the agenda at a regional summit as it became clear that most of the other leaders gathered in the Laotian capital were going to let China off with a mild rebuke over its territorial expansion in the resource-rich waters. At a meeting with leaders of the 10-member Association of Southeast Asian Nations, or ASEAN. Obama said, we will continue to work to ensure that disputes are resolved peacefully, including in the South China Sea. He said an international arbitration ruling on July 12th against China was binding and "helped to clarify maritime rights in the region." ASEAN held a separate meeting later in the day with eight world powers, including China and the U.S, in a gathering known as the East Asia Summit. The participants were expected to let China off with a muted reprimand over its expansionist activities in South China Sea, according to a draft of their joint statement. The U.S. has repeatedly expressed concern over Beijing's actions in the resource-rich sea. Obama brought that up again. Referring to the arbitration panel's ruling that invalidated China's territorial claims, Obama said, I realize this raises tensions but I also look forward to discussing how we can constructively move forward together to lower tensions and promote diplomacy and regional stability. China shot back with comments aimed at the United States. "A couple of extra-regional countries still wanted to use the occasion of the East Asia Summit to talk about the South China Sea, particularly to press on the regional countries to abide by the arbitration, which is untimely and inappropriate," Chinese Vice Foreign Minister Liu Zhenmin told reporters. He said it is "also against the trend in the region to resolve the disputes by cooperation and dialogue. In some sense they are being self-isolated," he said. The issue of ownership of territories in the South China Sea has come to dominate ASEAN summits in recent years. China claims virtually the entire sea as its own, citing historical reasons. That has pitted it against the Philippines, Vietnam, Malaysia and Brunei, all members of ASEAN, which have overlapping claims.

9/12/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hillary Clinton has been diagnosed with pneumonia and has been advised to rest after she abruptly left the 9/11 memorial ceremony in downtown Manhattan after nearly fainting. Her campaign initially said, she "felt overheated". On Sunday morning, Clinton left the Ground Zero ceremony marking the 15th anniversary of the 9/11 attacks after an hour and 30 minutes where video posted by a bystander to Twitter appeared to show the former secretary of state wobbling and needing support from her aides, being helped from the curb into a vehicle. A security official who did not wish to be identified told the Guardian Clinton had walked from the ceremony without support, got into a vehicle and been driven away. A statement from campaign spokesman Nick Merrill subsequently said: "Secretary Clinton attended the September 11th Commemoration Ceremony for just an hour and 30 minutes this morning to pay her respects and greet some of the families of the fallen." Merrill added: "During the ceremony, she felt overheated so departed to go to her daughter's apartment...."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/13/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: President Obama met with the top four leaders of Congress ahead of a month's-end deadline to fund the government or face

another shutdown. Conservative opposition remains but negotiators worked through the weekend on the details. The Zika money has stalled since Obama first requested \$1.9 billion in February, but congressional Republican leaders seem likely to jettison provisions opposed by Democrats restricting any of the money from going to affiliates of Planned Parenthood in Puerto Rico. The lawmakers have been back from a seven-week summer recess for only a week but already are eager to depart again so that vulnerable lawmakers of both parties can campaign for re-election. The government funding bill is the only must-pass piece of legislation ahead of the election and thus has become the vehicle for the Zika provisions.

9/14/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Refusing to cooperate with Republicans pressing an election year investigation of Hillary Clinton's email server from her time as Secretary of State, two employees of a Colorado tech company took the Fifth Amendment at a hearing on the matter Tuesday, as another former Clinton aide ignored a subpoena and did not show up at a politically charged House hearing. "Who told you to delete the emails?" Rep. Jason Chaffetz (R-UT), the Chairman of the House Oversight Committee asked Paul Combetta of Platte River Networks, about Clinton's email server. "On the advice of counsel, I respectfully decline to answer, and assert my Fifth Amendment privilege," said Combetta, who was reportedly given immunity by the Department of Justice, during its controversial investigation of Clinton and her emails. A report in the New York Times last week said Combetta was the person who used the tool called "BleachBit" to delete Clinton's emails, even after they had been subpoenaed by the Congress. Also taking the Fifth Amendment was another Platte River Networks employee, Bill Thornton. "Were you interviewed by the FBI?" Thornton was asked by Rep. Chaffetz. Like Combetta, Thornton refused to answer any questions. Both men were excused from the hearing. Another witness called for this hearing ignored a subpoena and did not appear, that being Bryan Pagliano, who was given immunity in the investigation, and had taken the Fifth before other panels as well. Pagliano's absence aggravated Republicans on the Oversight Committee.

"When you are served a subpoena for the United States Congress, it is not optional," said Rep. Chaffetz. With three witnesses refusing to cooperate, that left just one witness to take questions at the House hearing; that was Justin Cooper, who had worked for the Clintons and the Clinton Foundation, and who had helped to set up Clinton's personal server. "I actually had questions for the guys who aren't here," said Rep. Jim Jordan, who went ahead with questions for Cooper. Cooper was the aide named in a recent FBI report who used a hammer to destroy Secretary Clinton's old blackberry devices; he told lawmakers that was not an effort to delete any information on those devices. "I was going out of my way to preserve the information on those devices," Cooper told lawmakers, as he repeatedly said he transferred all emails and other documents from the old blackberry to the new device.

Cooper said he was never offered immunity by the Justice Department for his testimony in the Clinton investigation.

POLITICS / GOVERNMENT / FOREIGN AFFAIRS:

9/15/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Here's a prime example of politicians doing something right for once! The House has approved a bill called the Consumer Review Fairness Act (CRFA), a bipartisan piece of legislation that promises to wipe out any existing non-disparagement clauses in consumer contracts. Put into simple English, that means consumers who were bound by a business to not say anything negative about them would have the right to do so going forward. The

Senate unanimously passed its version of the bill, called the Consumer Review Freedom Act, late last year. Now the approved House version of the CRFA goes back to the Senate for reconciliation. Consumerist reports that the language is nearly identical in both the House and the Senate version. Therefore, no further delays are expected en route to getting the president's signature to make it into law. If enacted, the CRFA would give the FTC and the states the right to enforce against businesses who try to cram "gag clauses" down consumers' throats in an effort to keep them quiet.

9/16/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Hillary Clinton's doctor said that she is fit to serve as president of the United States.

Dr. Lisa Bardack said she examined Clinton several times this week following her pneumonia diagnosis on Friday and said "the remainder of her complete physical was normal." Bardack, Clinton's personal doctor, said she found a "mild, noncontagious bacterial pneumonia." The rest of the physical exam "was normal and she is in excellent mental condition," Bardack said in a letter released to the press. Bardack wrote, "My overall impression is that Mrs. Clinton has remained healthy and has not developed new medical conditions this year other than a sinus and ear infection and her recently diagnosed pneumonia," Clinton's blood pressure was 100/70, her heart rate was 70 and her cholesterol was 189 at a recent physical, Bardack said. She is using the prescription medication Levaquin to treat the pneumonia.

9/20/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: An Afghanistan-born American suspected of detonating a bomb that injured 29 people in New York City and of planting other devices in New York and New Jersey was arrested on Monday after a gun battle with police. Ahmad Khan Rahami, a 28-year-old naturalized U.S. citizen from Elizabeth, New Jersey, was taken into custody hours after authorities publicly identified him as the prime suspect in the Saturday night blast and sent out an alert to millions of mobile phone users. Donald Trump and Hillary Clinton clashed sharply yesterday in the wake of weekend attacks across three states that rocketed national security back to the forefront of the campaign, with the Democratic nominee accusing her opponent of giving "aid and comfort" to the enemy and Trump saying terrorists are "praying" Clinton gets elected.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/21/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: A black police officer shot an armed black man at a Charlotte, North Carolina, apartment complex yesterday, prompting angry street protests late last night. The man was identified as 43-year-old Keith Lamont Scott and was taken to Carolinas Medical Center where he was pronounced dead.

The Charlotte-Mecklenburg Police Department tweeted that demonstrators were destroying marked police vehicles and that approximately 12 officers had been injured, including one who was hit in the face with a rock. Television coverage showed police firing tear gas to break up the crowd. The protests came just hours

after another demonstration in Tulsa, Oklahoma, over the shooting there of an unarmed black man by police. Charlotte police went to the complex about 4 p.m. looking for a suspect with an outstanding warrant when they saw the man — not the suspect they were looking for — inside a car, department spokesman Keith Trietley said in a statement. Officers saw the man get out of the car with a gun and then get back in, Trietley said. When officers approached, the man exited the car with the gun again. At that point, officers deemed the man a threat and at least one fired a weapon, he said.

Officer Brentley Vinson, who shot Scott, has been placed on administrative leave, which is standard procedure in such cases. Vinson has been with the department for two years.

9/22/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Violent protests raged in Charlotte for the second night over the police shooting of an African-American man, prompting North Carolina to declare a state of emergency. One person was left on life support after getting shot during the night of unrest.

At least four officers suffered injuries that were not life threatening during the protests. Charlotte Mayor Jennifer Roberts said she would consider options including a curfew if the protests continue. With officials refusing to release any video of the shooting of 43-year-old Keith Lamont Scott, two starkly different versions emerged: Police say Scott disregarded repeated demands to drop his gun, while neighborhood residents say he was holding a book, not a weapon, as he waited for his son to get off the school bus. The killing inflamed racial tensions in a city that seemed to have steered clear of the troubles that engulfed other places.

9/26/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Donald Trump and Hillary Clinton will rumble tonight at 9 pm at Hofstra University in Hempstead, New York.

NBC's Lester Holt is the debate's moderator. Clinton's podium will be stage left and Trump's podium will be stage right.

Clinton will receive the first question. She will have two minutes to answer and Trump will have two minutes to respond.

That will be followed by 10 minutes of open conversation and debate. Under mounting pressure from politicians, community leaders and boisterous protesters who have brought this city's main business district to a near standstill, the Charlotte police chief on Saturday released body and dashboard camera videos of the fatal police shooting of Keith Lamont Scott. While they do not show everything that happened at the scene, the two released videos appear to show Mr. Scott exiting a white sport utility vehicle and backing away from it with his hands at his sides. He did not appear to be acting in a threatening or erratic manner, although officers could be heard shouting, "Drop the gun!"

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/27/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Democrat Hillary Clinton accused Republican Donald Trump of racism, sexism and tax avoidance on Monday during a heated presidential debate that could reshape the 2016 campaign for the White House. Trump, a real estate tycoon making his first run for public office, said Clinton's long years of service represented "bad experience" with few results and suggested her disavowal of a trade deal with Asian countries was insincere.

For Trump, the debate was a chance to appear disciplined. For Clinton, it was an opportunity to reassure voters she could be trusted. It remained to be seen how voters would judge their performance. Each accused the other of distortions and falsehoods and urged viewers to check their campaign websites for the facts. Clinton called the New York businessman's tax policies "Trumped-up trickle-down" economics and Trump accused the former secretary of state of being "all talk, no action." Moderator Lester Holt struggled to rein in the candidates, with discussions about trade policy suddenly shifting to the fight against Islamic State as

Trump accused Clinton of giving away information to the enemy by revealing on her website how she planned to defeat the group. Clinton said that unlike Trump, she at least had a plan for fighting Islamist militants.

9/28/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: Democrat Hillary Clinton accused Republican Donald Trump of racism, sexism and tax avoidance on Monday during a heated presidential debate that could reshape the 2016 campaign for the White House. Trump, a real estate tycoon making his first run for public office, said Clinton's long years of service represented "bad experience" with few results and suggested her disavowal of a trade deal with Asian countries was insincere.

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

9/29/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The US economy grew at a 1.4 percent rate in the second quarter, making it slightly better than previous estimates. The Commerce Department says the gross domestic product expanded at an annual pace of 1.4 percent in the April-June quarter. That is up from a previous estimate of 1.1 percent growth. The modest second quarter gain followed weaker readings of 0.8 percent GDP growth in the first quarter and 0.9 percent in the final three months of last year. Economists, however, believe the economy has accelerated to around 3 percent in the current quarter, helped by strong consumer spending. Congress cleared a bill Wednesday to fund the government and the federal response to Zika, avoiding a potentially embarrassing government shutdown just weeks before the election. The House and Senate approved the measure -- which would fund federal agencies through December 9 -- with just two days before federal agencies were set to run out of money. Once leaders resolved the final sticking point -- finding a mechanism to approve money for the city of Flint, Michigan, after its water system was contaminated with lead -- members of both parties were eager to wrap up votes and head home to campaign in the final sprint.

to the November election. Once bipartisan leaders agreed to add an amendment to a separate water infrastructure bill earmarking funds for Flint there was quick agreement to approve the spending bill.

9/30/16 9:00AM 3 hrs.

THE HERMAN CAIN SHOW: The US government is set to cut the final thread of its oversight of the internet, yielding a largely symbolic but nevertheless significant role over the online address system. Barring any last-minute glitches, the transition will occur at midnight tonight (Friday) when the US contract expires for the Internet Corporation for Assigned Names and Numbers, which manages the internet's so-called "root zone." When the agreement with the US Commerce Department runs out, ICANN will become a self-regulating non-profit international entity managing the Internet Assigned Numbers Authority, the system for online "domains" such as .com. US and ICANN officials say the change is part of a longstanding plan to "privatize" those functions, but some critics complain about a "giveaway" that could threaten the internet's integrity. Some US lawmakers who see risks with the model have sought to stop the transition, arguing it would allow authoritarian regimes to have greater control over the internet.

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9/30/16

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CONSUMER / FINANCIAL / CHARITY:

	7/1/16	8-10PM	2HRS
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THE CLARK HOWARD SHOW: In one of the largest consumer settlements ever, Volkswagen has agreed to pay \$14.7 billion because of the systemic cheating on emissions tests that was revealed last year. If you owned an affected model as of Sept. 18, 2015 or later acquired one, there are two basic routes you can go with the settlement. You can either choose to have VW buy your car back or attempt to fix it to bring it into compliance with EPA emissions standards. No matter which way you go, you will receive a cash payment of between \$5,100 and \$10,000 from the German automaker. The terms of the settlement are preliminary, pending final approval from U.S. District Judge Charles Breyer in California. If they are accepted as they currently stand, VW will be required to have 85% of the cars either fixed or off the road by July 2019. If you have one of VW's 3-liter diesel vehicles, this settlement does not yet impact you. Wait for news of further settlement terms to be released in the coming days.

	7/11/16	8-10PM	2HRS
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THE CLARK HOWARD SHOW: Medical debt is damaging the credit of around 43 million people, according to the latest figures available. You would expect damaged credit from medical bills to be a problem for the uninsured. But the untold story here is that people with insurance get their credit trashed both because of billing mix-ups and high debt-to-income ratios. Some of that debt is debt that people don't legitimately owe. That's because roughly eight in 10 hospital bills have multiple errors, according to Money magazine. So almost always the bill will be wrong, and it won't be in your favor. It's hard to blame hospitals for the mistakes because they are so difficult to run. But should you just roll over and pay the bills? No way! Whenever you have a hospital visit, you need to document everything that goes on in the hospital. Keep a log of what goes on and ask a friend or relative to write down every medication you are taking and every procedure you have. Then when the time comes to get the bill, ask for it to be itemized. You can then compare everything you have written down to everything on the list. It's up to you to be on your toes in the hospital. You can also hire claims assistance professionals or medical billing advocates who will look over your bill and vet it for errors. They're available in more than half of all states in the country. Visit Claims.org or BillAdvocates.com to locate one near you and expect to pay between \$30 and \$50 per hour for their services. Anyone who is uninsured and paying retail for expensive medical services should go this route.

7/12/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: If you're looking to lose a few inches around the waist, you might consider adding something new to your daily routine of crunches and cardio: Milkshakes! A new study in the American Journal of Clinical Nutrition found that a mid-morning milkshake between breakfast and lunch can help keep you fuller for longer and reduce your overall daily caloric intake. Researchers tracked 15 healthy men who drank shakes that were 50% carbohydrates, 20% protein, and 30% fat and ranged between 100 and 500 calories. What they found was the sweet spot was a milkshake that's very thick yet low in calories would keep participants fuller for longer. The viscosity of the shake was determined to be extremely important and further confirm how sugary soft drinks can sabotage your diet. "These results underscore the lack of the satiating efficiency of empty calories in quickly ingested drinks such as sodas," the study's authors wrote. "The increase in perceived fullness that is due solely to the increased viscosity, which is a phenomenon that we refer to as phantom fullness, may be useful in lowering energy intake." So you can feel good about indulging in rich and creamy milkshake as part of a healthy weight loss program!

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CONSUMER / FINANCIAL / CHARITY:

7/13/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: If you've ever tried to shop for health care by price, you know it's a frustrating experience. That's because health care as an industry has steadfastly rejected price transparency, with the exception of nurse-in-a-box operations that generally do post prices. But that frustrating feeling may soon go away thanks to an innovative new website. Amino.com is a free service that allows you to research the cost of a particular procedure at your doctor of choice based on the insurance you have! It pulls together data from other people who have the same insurance who already had the procedure you're looking for at the doctor you're considering. The system was recently updated and is more robust than ever. Amino now boasts pricing data on 550,000 physicians, 49 procedures and 129 insurance companies. Among the procedures you can get a quote for on Amino are ACL surgery, EKGs, hernia surgery, knee arthroscopy, skin tag removal and vasectomy. For example, ACL surgery in Jacksonville, Fla., with United Healthcare as your insurer yields quotes that range from \$7,957 to \$10,841 for the same procedure at different doctors throughout the area. In another example, a liver biopsy in the Los Angeles area with Aetna can run you anywhere from \$3,838 to \$4,411. So it pays shop wisely!

7/14/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Looking for the best bank in America? Don't look at any of the bigs like Bank of America, Well Fargo or Citibank. But Chase might be a different story! Though I've often maligned big banks, the Reputation Institute's 2016 Survey of Bank Reputations finds Chase had a banner year when it comes to impressing customers. The nation's largest bank, which controls \$2.42 trillion in assets and \$1.27 trillion in deposits, made the Top 10 based on customer scores. The results of the 2016 Survey of Bank Reputations notwithstanding, if you've listened to me a long time then you know that my mantra about big banks in general is, it's not a question of if, it's a question of when you'll get bad service. You should really fire your bank if they can't resolve an outstanding problem. Then take your business to a credit union or small community bank. Many big banks seem to pride themselves on "customer no-service," as I call it. Well, after you've given them a chance to do what's right and they still haven't done it, you do have one final recourse: The Consumer Financial Protection Bureau (CFPB) accepts consumer complaints about credit cards, consumer loans, student loans, mortgages and more.

7/15/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Do you know what bonds are? Bonds are where you're kind of like the bank lending somebody money. When you buy savings bonds, you lend money to the federal government. With corporate bonds, you lend money to companies. And when you buy municipal bonds, you're lending money to cities, counties and states. Often, people buy savings bonds when a child is born and then years later have no clue where they are. Or maybe they purchase savings bonds for themselves through a payroll deduction at work, but those too go AWOL. It's a common problem. Fortunately, there is a solution. There's a form from the U.S. Department of the Treasury that you can fill out to start the process of tracking down lost savings bonds. It's called Form 1048. Any questions you may have about the process can be addressed via email to the Treasury Department or you can call Treasury Retail Securities at 844-284-2676.

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CONSUMER / FINANCIAL / CHARITY:

7/18/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: It takes a thief just seconds to remove the tailgate from your truck and then sell it on the black market for a fraction of what it would sell for new. If you fall victim to this crime, you're left having to pay between \$1,000 and \$3,000 for a replacement tailgate. But fortunately there is a way to protect your vehicle! The National Insurance Crime Bureau (NICB) found that insured tailgate thefts have declined for the first time after five straight years of going up. But the reality is that the total number of tailgate thefts reported to insurers — 1,787 in 2015, which is down from 1,895 the year prior — doesn't fully reflect the amount that are really happening. As the NICB notes, "The actual number of tailgate theft incidents may be considerably higher since many thefts do not generate an insurance claim." Texas, California, Florida, Arizona and Pennsylvania are the top five states for tailgate thefts. To buy a new tailgate, you'll pay a pretty penny. The NCIB report noted that a new tailgate from the manufacturer of a popular 2015 pickup truck would run around \$1,300. Costs can go up from there for some specialized tailgates, some even topping out at \$3,000. There is a preponderance of data suggesting auto dealer lots and shopping malls are two hot targets for tailgate thieves to work. But tailgate theft can happen anywhere, so you've got to be on your guard. Try using an after-market security device like a hinge lock to stop the criminals. You can get one for as little as \$20 online.

7/19/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: If you're having car trouble, or you've been in a fender bender, here's a special warning you'll want to pay attention to. Have you ever heard of bandit tow scams? When you're traveling along the freeway, you may see a tow truck sitting on the side of the road just idling. Chances are that driver is waiting to "jump a call." That's where the tow truck driver monitors a police scanner, listening for reports about an accident or stranded vehicle so they can rush to the scene and score big cash. A few years back, Allstate cited the example of somebody being charged \$1,600 for a flat tire in one bandit tow scam. \$1,600 for a flat tire! That's an extreme example just to get your attention. More commonly, most tow scams involve what's called "steering" — where the tow truck driver leads you to a body shop they claim is great. But the shop may overinflate their prices and give the tow truck driver a cut for each stranded motorist they bring them. In a more malicious world, you may even have your vehicle carjacked and brought to an impound facility. "Motorists should not be subject to predatory towing practices that result in outrageous charges and tactics, such as holding cars hostage in salvage yards until the owner or their insurance company pay what amounts to a ransom to get the vehicle returned," says Joe Wehrle, National Insurance Crime Bureau President and CEO.

CONSUMER / FINANCIAL / CHARITY:

7/20/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: When you're at a college, have you ever noticed there seems to be one bank that has a lockdown on all the ATMs at the student centers, in the dining halls and everywhere else on campus? Chances are your school has forged an "official bank of..." relationship with that institution. And while that partnership may be in the university's best interest, it's seldom in your best interest! Universities used to view their relationship with students as being in loco parentis, which is Latin for in place of the parent. College administrators knew they were dealing with young and impressionable late adolescents. So they saw it as their duty and obligation to properly steward them. Today, however, it seems like colleges see their students as someone to exploit. Students are known for racking up late fees on credit cards and being hit with overdraft fees when they spend more money than they have in their account. The Consumer Financial Protection Bureau reports that some 40% of those 18 to 25 years old pay at least one overdraft fee each year. That's compared to just 15% of people 62 and older. In fact, college kids tend to amass \$250 or more annually in overdraft and NSF charges when they use campus-sponsored official banks. And back when the banks were allowed to hand out credit to college students like they were handing out candy, some of our nation's biggest financial institutions were notorious for buying lists of home addresses, phone numbers and other personal info so they could push debt directly to young people.

7/21/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: As the weekend rolls around, do you get a taste for a glass of wine or a bottle of beer? Better watch your wallet! Those are the most expensive days of the week to buy your favorite libations at the store. You might want to consider buying on these days instead...Ibotta, the popular mobile shopping app, took a look at the data from 50 million receipts submitted by users and came to this conclusion: Saturdays and Sundays are the most expensive days to buy wine or beer at the store. When should you buy instead? Try picking up your wine on a Tuesday, or your beer on a Monday, for an average savings of 6% and 9%, respectively. What about the question of where to buy alcohol to get the best prices? Ibotta has some suggestions about that too. Their research, which was conducted over three years, shows you should skip the liquor store and traditional grocery stores. Instead, try Costco, Sam's Club, Walgreens or Walmart if you're

Higher Education Accreditation (CHEA). They have links to state information on institutions that are licensed or authorized to operate. Separately, the National Council for Accreditation of Teacher Education (now branded as the Council for the Accreditation of Educator Preparation) maintains its own list of accredited schools. Finally, the U.S. Department of Education also has a user-friendly search engine of accredited schools that's very much worth checking out. Checking to see that an online school you're considering is accredited is a solid way to do some preliminary vetting.

7/27/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Publix is known for its great customer service. Now the store has started a little experiment with a grocery delivery service that could be a sign of things to come! For at least 30 years, people have thought there is a business in delivering your groceries to you. But nobody's ever been truly successful with a mass market approach to home delivery of groceries outside of New York and San Francisco. Earlier this month, Publix announced a limited experiment with this idea in the Miami metro area. Customers in 37 ZIP codes from Hallandale Beach to South Miami will be able to visit Instacart.com/Publix and place their order online and then get it delivered to their door. Alcohol, tobacco, gift cards, prescriptions and age-restricted items are not available for delivery. Nor can you use printed or digital coupons at this time. All orders must be at least \$10 and delivery fees may apply.

CONSUMER / FINANCIAL / CHARITY:

7/28/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: If you're afraid of the stock market and tired of puny returns on CDs, you might be tempted to get into currency trading. But that can be a thoroughly bad idea. For example, let's say you bought Iraqi dinar during the Persian Gulf War years ago with the hopes that you'd become a millionaire when the country's economy turned around. Today that currency is essentially worthless. Currency trading is one of the perennial Dare To Be Rich schemes that make the rounds from time to time, much as buying and flipping houses was all the rage before the real estate bubble burst. First, it's important to understand that there is a legitimate business here. The main purpose of currency trading is to allow businesses that operate in multiple countries to lower the risk of exchange movement and its effect on their profits. But the only people making money on currency trading are the ones who push a variety of "how to" info tapes and seminars. They want you to believe that you, as an individual in your spare time, can take their course, watch their tape or complete their webinar to learn this tricky business. The reality is that currency trading is extremely high-risk territory. It's not the "insta-business" it seems. The New York Post has reported on the currency trading frenzy before. According to their article, one particular trading desk did nearly \$7 trillion in trades for clients in a year. That company also says one top trader earned monthly returns of 1,951% on his money. Those kinds of numbers really get your attention and make you think you can make real money. But don't believe the hype. At their worst, currency trading operations can very easily be fronts for Ponzi scheme operators. Even in the best-case scenario, you as an individual trader are up against large institutions that have a lot of resources at their fingertips. That makes it very easy to lose money. As one securities industry attorney told the Post, "[Individuals] could be trading against professional traders with a lot of research, charts and sophisticated computer programs — and these pros could fleece them. I am now hearing cases of folks like these small investors losing \$5,000, \$15,000, \$20,000, \$25,000." I always want you to stay safe and preserve your capital! The best way to get ahead is with sound principles like spending less than you make and saving for retirement little by little each pay period. There's no fix-all solution that's going to make you rich overnight. For another perspective, we turn to Barron's magazine. Their story about foreign currency trading titled "Pitfalls of the Currency Casino" details how amateur foreign currency traders have a 75% chance of losing their money.

7/29/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: In a bold move that marries the nascent virtual reality phenomenon with the traditional auto showroom at a car dealership, an online used car dealer is launching a virtual reality showroom in an effort to remotely bring you closer to your dream wheels. The way we buy a used car is being turned on its head because of smartphones and the Internet. In what's an auto industry first, Vroom is readying its Virtual Reality Showroom to offer consumers yet another entirely new way to take the pain out of buying a car. Over the coming month, Vroom will open the virtual showrooms at its Texas offices in Grand Prairie and Houston and in mall pop-up stores in Austin and Phoenix. Up first is the Phoenix pop-up stop at Fashion Square Mall in Scottsdale, AZ on August 12. Coming

to a showroom near you: Virtual reality! How does this crazy idea work? Customers will put on VR headsets that will be provided and then "walk" into a virtual showroom, according to Fortune. By using their eyes to focus on a particular spot, they can take a closer look at 15 different car models that cost \$25,000 to \$60,000. The illusion of looking into a car's interior will be created by stitching together 2D photographs to create a 3D model of the inside. Another neat feature? Test drives! Using prerecorded engine sounds and 360-degree video of someone actually driving the car superimposed on the windows, Vroom is able to approximate a real test drive — minus the road bumps and the ability to steer or park. "Hop in a Corvette and hit the road. Or experience the thrill of a Dodge Charger Hellcat roaring to life. Or do both, all in just seconds," a company blog enthuses. "In the Vroom Virtual Showroom, the possibilities are virtually endless. Pun intended." The good news is a home-based version of the virtual showrooms are expected to be launched by the end of the year. You'll simply need Google Cardboard or a Samsung Gear VR device to access them.

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CONSUMER / FINANCIAL / CHARITY:

8/2/16

8-10PM

2HRS

THE CLARK HOWARD SHOW: Federal employees and retirees are set for major sticker shock when the premiums on their long-term care insurance policies nearly double come September. John Hancock, the company that provides the LTC policies for the federal government, is facing a predictable dilemma: The benefits that insurers used to pay on these policies were too generous and now policy holders across the industry are having to pay the price. First, a step back: What is long-term care insurance? It's a kind of policy that pays for care in a nursing home, assisted living facility or your own home as you age. If you're at least 50, you're in the prime age to buy a policy. Shopping for LTC insurance can be simplified by contacting an independent agent who can shop quotes from a variety of companies for you. The website of the American Association for Long-Term Care Insurance is a good starting point. When shopping for LTC insurance, look for a five-year benefit with a six-month waiting period upfront before it kicks in. Also, be sure the policy adjusts for inflation so the benefit is not subpar when you need it. An inflation level somewhere maybe as much as 5% a year should do the trick down the road. Also, and this one is extremely important: You only want to consider companies that have been rated A++ by A.M. Best. That means they are of the highest financial strength. Visit AMBest.com to search ratings. (Free registration is required.) The reality is nearly 70% of today's 65-year-olds will need long-term care at some point, according to the U.S. Department of Health and Human Services. People too often think they don't need to buy an LTC policy because they'll have Medicare. Don't fall into this trap! Medicare might pay for you to be in a nursing home while recovering from surgery (short-term acute care), but it won't pay for you to be there indefinitely.

8/3/16

8-10PM

2HRS

THE CLARK HOWARD SHOW: A recent case in Florida involving the sale of bogus insurance policies has thrust the issue of fake insurance back into the limelight. Mandy Rodriguez has been sentenced to prison for generating fake insurance policies, according to The Florida Department of Financial Services' Division of Investigative and Forensic Services. Rodriguez cooked up bogus quotes, certificates, insurance declarations and invoices for four consumers who thought they bought legit commercial or homeowner's insurance policies. The hapless victims were told to make their premium payments to Rodriguez's personal corporation, Risk Management Agency Group, Inc., rather than to the insurance underwriter. This case brings into focus a perennial problem in the insurance industry. Looking at just one sliver of the insurance market, the General Accounting Office of the federal government reports there were 144 fake insurers nationwide selling bogus health insurance between 2000 and 2002. More than 200,000 people took the bait and were left sitting with in excess of \$252 million in unpaid claims. Spotting a fake insurance policy isn't that hard to do. You just have to know what to look for! If you have a doubt about an insurance agent, the first

thing to do is check their licensing by contacting your state's insurance department. The National Association of Insurance Commissioners (NAIC) maintains a state-by-state listing to help connect you with your department. In addition, the NAIC recommends you familiarize yourself with these hallmarks of fake insurance policies: 1. Aggressive agents or brokers who pressure you for a same day sale and threaten that premiums will rise if you don't sign then and there. 2. Premiums that are more than 15% to 20% lower than other companies' comparable coverage. 3. There is no listed phone number for the insurer or you experience other difficulty in reaching them by phone when calling with a routine question.

CONSUMER / FINANCIAL / CHARITY:

8/4/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Plumbing problems can be some of the most expensive and unpredictable situations that can occur in your home. But they don't have to be. Here's some advice from plumbers about ways people can save money before calling them out. One of our Team Clark staffers recently had his hot water heater go out. Did he call out a plumber? NO! He used Google to determine that rather than needing a replacement hot water heater, all he needed was a little \$8 part called the thermocouple. Then he found a YouTube video that explained how to replace the part on his type of hot water heater, which happened to have a sealed combustion chamber. (It's not nearly as complicated as it sounds!) He saved some \$130 by taking the initiative to research and do the work himself. By the way, did you know that if your toilet handle jiggles, chances are you need to replace the flap valve? Again, YouTube tutorials come to the rescue if you're DIY challenged! The part costs around \$4 and it will prevent you from having to call a plumber who might charge \$100 to walk through your door.

8/5/16 8-10PM 2HRS

HE CLARK HOWARD SHOW: Thinking about shopping your auto insurance? A huge percent of people never shop their insurance needs -- and that's a bad idea considering that modern American business punishes loyalty, rather than rewarding it. Car insurance ads on TV promise accident forgiveness, vanishing deductibles, and other selling points. But those features are just a side show to the main act, which is a company's reputation with satisfying customers after a claim is made. According to Consumer Reports, the top 2 insurers are USAA Property & Casualty and Amica Insurance, two of my longtime favorites. Just a hair behind them is New Jersey Manufacturers Insurance Company, a company that's never much been on my radar. Firmly in the middle of the pack you have insurers like State Farm, Mercury, Geico, American Family and others. On the flipside, among the lowest rated auto insurers in the country are Farmers Insurance and Hanover Insurance. Just a hair above them you'll find Allstate, Metlife Auto & Home, Liberty Mutual and Travelers, among others.

8/8/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Sure, there have been a lot of dire predictions about how ride sharing and the likes of Uber and Lyft will dramatically decrease future rates of car ownership. But what automakers are fretting over is already happening in the boat business! But here's the good news: You have the opportunity to either make money or save it depending on which side of the boat ownership rift you're sitting on. It's been said that the two happiest days of boat owner's life are the day he or she buys the vessel and the day he or she sells the vessel! Boat ownership comes at a hefty price — there are slip fees, maintenance, insurance, operating costs and more. Because of those steep financial obligations, sail boat production has fallen in the U.S. by 17% from 2011 through 2015. Meanwhile, the hiring of boats minus the crew or captain (what's called "bareboat chartering") has grown by 58% during the same time period. That's according to Bonnier, a popular boating magazine publisher. This trend actually two potential benefits for people who love the open seas. If you own a boat, there are a variety of sites that let you rent out your boat when you're not using it. According to Barron's, this can bring in \$1,500 to more than \$10,000 a week depending on what kind of boat you've got. If you like boating yet don't want the hassles of owing, you too can use these sites below to get boat access when you want it at a fraction of the cost of

owning. You may pay as little as \$2,000 for a weekly rental of 40-footer, according to Barron's. Check out sites like BoatBound.com, SailTime.com and Boatsetter.com to get started.

CONSUMER / FINANCIAL / CHARITY:

8/9/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: The battle for burger supremacy is on with the latest in a seemingly endless tally of "best of" lists! This time it's respected market research firm Harris Poll wading into the debate. They've named In-N-Out Burger as the best thing since patties were first planted between two halves of a hamburger bun. Runners-up in the tally included Five Guys Burgers and Fries, Culver's, Wendy's, Sonic America's Drive-In, Whataburger and Steak 'n Shake. Several other burger joints ranked below category average in the study, Listed alphabetically they include Burger King, Carl's Jr., Checkers/Rally's, DQ Grill & Chill, Hardee's, Jack in the Box, McDonald's and White Castle.

8/10/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: In a time when we're all trying to find our economic foothold in a post-recession America, many people are assessing where they want to live and where they can make their money go the furthest. Americans have always been a migratory people. When the chance to follow opportunity arises, we've historically taken it. So if you're thinking it might be time to move on to greener economic pastures, you might want to consider the following states. The Bureau of Economic Analysis (BEA) has done a new survey of the states where \$100 goes the furthest. The winning states include: 1. Mississippi (\$115.34) 2. Arkansas (\$114.29) 3. Alabama (\$113.90) 4. South Dakota (\$113.64) 5. Kentucky (\$112.74). The BEA refers to price fluctuations across states and regions as "regional price parities." On the flip side, the states where the cost of living is the highest and you get less value for your \$100 include: 1. District of Columbia (\$84.67) 2. Hawaii (\$85.62) 3. New York (\$86.43) 4. New Jersey (\$87.34) 5. California (\$88.97). You may be wondering about the dollar figures next to the state names. Consider this by way of explanation from the Tax Foundation's blog. If \$100 buys you \$115 of spending power, as it does in Mississippi, the average state resident is living 15% richer than their income suggests. That's what you can infer when you see those numbers. Conversely, if you have \$100 but can only buy \$84 worth of goods and services, that puts your spending at a 16% economic disadvantage vs. the rest of the country. Such is the case in the District of Columbia.

8/11/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: If you're concerned about identity theft, you could pay \$10 a month to a company like LifeLock or you could get an even better service for FREE from a new startup! Identity fraud claims a new victim every two seconds, according to the 2015 Identity Fraud Survey from Javelin Strategy & Research. That's created a robust marketplace for services like LifeLock, Identity Guard and Identity Force. The identity theft protection packages that are so popular among people have settled somewhere between \$9 and \$15 per month or about \$120 to \$180 annually. But what if you could get similar protection for free? That's the promise of Civic, a new service that works in partnership with banks and other financial institutions. There are three main parts to the Civic service: 1. Identity alerts - You'll be notified in real time when your Social Security number is used anywhere to open a new account or line of credit. That will give you the ability to either approve the use of your Social or to shut it down cold before identity thieves can rob you blind! 2. \$1 million free identity theft insurance - Should identity fraud befall you after you've signed up with Civic, the company will spend up to \$1 million to hire lawyers, accountants and investigators to help make you whole again. 3. Fraud support - Experts are on call 24/7 to help you if any potential identity fraud is suspected.

CONSUMER / FINANCIAL / CHARITY:

8/12/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: The financial service industry is not exactly geared to somebody who's not Daddy Warbucks. If you're a small investor, it seems like you have nowhere to turn. But there is hope! Consumer Reports has published its new ratings of investment companies. The 10 choices below are tops in the magazine's survey of more than 70 firms that are used by small investors. This is the cream of the crop for small investors: 1. Vanguard 2. Dodge & Cox 3. USAA 4. TradeKing 5. Navy Federal Credit Union 6. T. Rowe Price 7. Scottrade 8. Commonwealth Investment Advisers 9. Robert W. Baird & Co. 10. Hilliard Lyons Of course, it almost goes without saying that before you can really think about investing, you've got to go back to basics. First, you have to spend less than you make so you have some money left over to invest. That's not something a financial planner can help you with. So where do you find the money to invest? It all starts with budgeting!

8/15/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Whenever Mother Nature strikes, that's when unethical contractors like to canvass neighborhoods door-to-door asking to repair hail damage on your roof. These so-called "storm chasers" usually offer to pay your homeowner's insurance deductible for you so they can be doing work on your roof and bill your insurer for it. It may sound like an enticing offer, but it could be dangerous to your wallet! Hail damage claims have actually decreased by about a fifth nationally during the last three years. But the severity of those storms that do occur is costing insurers billions. The National Insurance Crime Bureau (NICB) notes hail damages claims dipped from 720,473 in 2014 to 572,182 in 2015, which is a decrease of 21%. Yet during that time, there were 10 major hail-producing storms that each caused more than \$1 billion in property damage. But as bad as having to make legitimate claim is, what's worse is when you give money to a storm chaser and they disappear without doing any work on your home! The Georgia Insurance Commission estimates 12% to 18% of the money homeowners pay in premiums goes to cover the cost of fraud. It all adds up to a pain in the wallet for honest homeowners.

8/16/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Locating a life insurance benefit when you don't have the policy on hand is getting easier thanks to online tools. Losing a life insurance policy is a common thing. After you've checked the closet, the dresser, the shoebox and the safe...where in the world could it be? That question may have a new answer thanks to several states that have free locator services. As a general rule, you'll need the deceased's full name (including maiden name for a married individual) and Social Security number just to do a search through these sites. Then to actually claim a policy's benefits, you'll need a copy of the death certificate. If you live in a state not represented here, your best bet is to contact your state insurance department and ask about the process you need to go through. You'll likely need the same info listed above.

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CONSUMER / FINANCIAL / CHARITY:

8/17/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Considering co-signing a loan for an adult child who needs a car, a student loan or a credit card? You may want to brace yourself for the relationship fallout that could come down the road if he or she stops paying on the obligation — a debt that has your name written all over it! Nobody likes to think about it, but you have an almost four in 10 chance that you'll be the one who has to pay when you co-sign a loan. That's according to a CreditCards.com survey that found 38% of the 2,000 adult co-signers they asked were making the monthly payments because the primary borrower was not. Even worse, that unexpected turn of events led to a breakdown in relations between co-signer and primary borrower about a quarter of the time — 26% to be exact. Some 17% of Americans have co-signed a loan for a child or someone else, according to CreditCards.com. The most common type of co-sings are a parent co-signing an auto loan for a child. That represents about half (51%) of all the co-signing action, followed by personal loans (24%), student loans (19%) and credit cards (16%). According to a 2012 report by the Consumer Financial Protection Bureau and Department of Education, about 90% of all private student loans are co-signed by a parent. Sadly, a 2014 Citizens Financial Group survey revealed that 94% of parents with a child in college said they felt more burdened due to their children's college loans. In addition, around 50% of parents did not have a plan to repay their child's student loan debt. When you co-sign a loan, you're doing more than just giving a character reference for the person. You're agreeing to pay the debt if they welch on payments — either intentionally or because they lose a job and can't find another. So co-signing a loan creates a long-term financial obligation. It is a hazard that should be avoided if at all possible.

8/18/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: If you do decide to lease a car, you need to beware of some common gotchas. First, make sure your lease agreement doesn't come with an exceedingly low mileage allowance. If you drive 15,000+ miles annually and your lease only allows for 12,000 miles each year, you're going to have to fork over extra cash. It's not uncommon to pay 20 cents/mile over your mileage allowance. So in this example, you'd be responsible for an extra \$600 annually or \$50 monthly. Watch out and know what you're getting into based on your driving habits. Second, when you lease a vehicle, be sure to take extensive photographs of the interior and exterior before you drive off the lot so there's no question that you're returning it in top shape. If you do spill something in the car or tear the upholstery, fix it before returning the car. It will be much cheaper for you to have it repaired on your own than to let the dealer charge you their inflated repair prices. Third, if your leased vehicle get totaled in an accident, you could be responsible for a giant gap between the amount the insurance company will pay and the stated residual in the lease. Ask the dealer when you lease for free gap insurance to protect you.

WSBB-FM ISSUES & PROGRAMS –3RD Qtr. 2016

9/30/16

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CONSUMER / FINANCIAL / CHARITY:

8/19/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: There are a couple of sites that can save you big bucks the next time you need to park in a busy metro area or at an airport. It's no secret that parking can be very expensive in metro areas. In fact, a tandem spot in Boston once sold at auction for \$560,000! That's why you have to think outside of the box...ParkWhiz.com is one website that lets you find private parking nearby many popular venues that are put up for bid and offered as deals based on demand and date. You can save more than 50% using this site. ParkingPanda.com is another option. They're in Albuquerque, Baltimore, Dallas, Houston, New Orleans, San Francisco, Washington, D.C., and select airports around the country. With this site, you also rent space in people's garages or driveways and save a lot of money.

8/22/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Forget about the coming iPhone 7 or the newest Samsung Galaxy...the hottest smartphone of 2016 could be a \$50 handset! Amazon has teamed up with U.S. manufacturer Blu for the R1 HD. It's a basic no-nonsense phone that's available for as little as half a C-note thanks to a subsidy from the online retailer. The cost of the handset is held down by Amazon putting its ads on the lock screen. If you don't want to see the ads, you do have the option to pay a premium for an ad-free version of the phone. The phone runs the latest version of Android and has been a big hit with consumers -- even topping the Amazon bestseller list. Depending on your storage needs, there's both a Prime 16GB version for \$59.99 with ads (Non-Prime \$109.99 with no ads) and a Prime 8GB version for \$49.99 with ads (Non-Prime \$99.99 no ads). Don't be thrown off if you see different pricing when you visit Amazon to look for these handsets. You'll still get the deal! Here's how Amazon says they'll handle it: "Prime free trial and invitee customers: We will automatically apply an Amazon.com Gift Card to your Gift Card Balance in the amount equal to the Prime exclusive discount after you become a paid Prime member. If you cancel your paid Prime membership or return the qualifying smartphone within the first 3 months of your paid Prime membership, we may void your Gift Card or charge you in the amount of the Gift Card. Terms and Conditions apply."

8/23/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Uber is partnering with Volvo to have upwards of 100 self-driving cars on the road in Pittsburgh by the end of the year. So far only a small handful of these cars are cruising the city's streets. Customers can request a ride in these vehicles the way they usually do any time they use the Uber app. We should note that these vehicles, which technically autonomous, will be supervised by humans in the driver's seat. In fact, there won't be just one person, there will be two! Both will be engineers, according to Bloomberg BusinessWeek; one will be ready to grab the wheel in the event that it is necessary and the other will take notes on a laptop that will later be used to smooth out any bugs. Here's a nice bonus that should appeal to penny pinchers: For making yourself a guinea pig for Uber's experiment, you'll get a free ride! The goal ultimately is to replace Uber drivers with fully autonomous vehicles to boost the privately held company's profits. Self-driving cars promise to radically lower the loss of life and damage to property that comes about through human error -- all of which means insurers will have to find a way to cope with the brave new world of autonomous driving.

WSBB-FM ISSUES & PROGRAMS –3RD Qtr. 2016

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CONSUMER / FINANCIAL / CHARITY:

8/24/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Auto satisfaction is the highest it's ever been according to the latest results from the American Customer Satisfaction Index (ACSI). Thankfully, today the auto market is hyper-competitive and we've seen amazing strides in engineering and design. That's led to record satisfaction with what people are driving. The ACSI tally lists Lincoln (Ford) as the highest rated brand with a strong score of 87 out of a possible 100 points. Following behind in the list for the top five spots you have Honda, BMW, Toyota and GMC (GM). Honda historically does awesome in most customer satisfaction surveys. But they were edged out for a second year by Lincoln. The lowest score was earned by Acura, which is actually a division of Honda, earning a 76 on the tally.

8/25/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Over the weekend, Citi sent emails to an indeterminate number of people saying that their Costco Visa was canceled because their membership had expired -- even though it had not. Apparently, Citi had been trying to communicate with some customers who did in fact let their Costco memberships lapse, which would be grounds for canceling the card. But there was a database mix-up and the signals got crossed between the two groups of customers. "We communicated to a small portion of Costco card members whose memberships had lapsed that their accounts had been closed, however some [other] members received the communication in error," Citi spokeswoman Jennifer Bombardier told us on the radio. "We quickly apprised them that their accounts are active and we apologize for any inconvenience." Citi steadfastly maintains that the accounts were in no way compromised, even though the Twitter reports above indicate that they were seeing the account info of strangers. The whole issue has since been resolved fully.

8/31/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: After pioneering the mainstreaming of electric cars, a new report suggests Tesla may now have its sights set on insuring those vehicles too. Autoblog reports the company is floating a trial balloon by teaming with insurers in Australia and Hong Kong to underwrite policies that would cover Teslas already on the road. AXA General Insurance in Hong Kong and QBE Insurance in Australia are reportedly the partner insurers. While a Google search reveals there is supposedly an InsureMyTesla website, the link was redirecting to the automaker's support page at last check. Perhaps more tantalizing, there's a pdf file floating around that details what the Tesla insurance plan would cover. As for cost, the Australian version of this policy reportedly works out to be the equivalent of \$900 annually. That's really cheap considering how uber-expensive Teslas are! If this Pacific Rim insurance test goes well, we could see a similar policy here in the United States.

CONSUMER / FINANCIAL / CHARITY:

9/1/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: In a post-Martin Skreli and post-EpiPen debacle world, you'd be forgiven for fatalistically thinking that price gouging is a way of life in the pharmaceutical field and that you have no means to fight back as a consumer. But fortunately, you'd be wrong! David Lazarus of the Los Angeles Times writes in his latest column about an elderly husband and wife with the same insurance who both required the same prescription. The scrip was for generic fluorouracil, a topical cream for pre-cancerous skin growths containing 5% of the drug. But while the wife had a co-pay of \$20, the husband faced a co-insurance cost of \$300. (With co-insurance, you pay a percent of a drug's cost, rather than a fixed co-payment. Co-insurance typically is set around 25%.) Why the huge

THE CLARK HOWARD SHOW: The National Insurance Crime Bureau (NICB) estimates there are 100,000 cars and trucks that have been damaged by the flooding in Louisiana. But here's the thing: That estimate only includes insured vehicles! The state put strict measures into place to protect consumers from flood cars after Hurricane Katrina. But insurance insiders still think we're going to see a greater number of uninsured vehicles that were flood damaged than we will of insured vehicles. Most owners tend to drop their policy's comprehensive coverage as the vehicle ages. So the NICB says it's buyer beware. Here are four steps to take when trying to spot a flood vehicle: 1. Do a visual inspection: Check for water stains, mildew, sand or silt everywhere. That includes under the carpet, floor mats and dashboard, plus in the wheel well where the spare tire goes. Fogging in the headlights and taillights can also be a clue. 2. Give it the smell check: Does the inside of the car smell like a hospital? A heavy smell of disinfectant or other cleaners means someone is trying to conceal a mold or odor problem. 3. Vet the records carefully: Run the vehicle identification number (VIN) and check for any title problems, liens, odometer rollback, salvage history and more at a site like CarFax.com. To be doubly sure, you should also run the VIN through a free database operated at NICB.org. 4. Hire a mechanic to take a look: Have the car inspected by a certified diagnostic mechanic of your choosing as a condition of purchase. Clark says you want an ASE-certified (Automotive Service Excellence) mechanic. Garages that participate in the Blue Seal program typically feature the most highly trained ASE-certified mechanics. Visit ASE.com to find one near you.

9/7/16

8-10PM

2HRS

THE CLARK HOWARD SHOW: Gatorade is ready to jump on the health bandwagon with a new line of organic drinks coming soon. The G Organic line will go on sale this fall with a recipe that reduces Gatorade's formulation to just seven ingredients: Water, organic cane sugar, citric acid, organic natural flavor, sea salt, sodium citrate and potassium chloride. Early word on flavors slated to hit shelves include lemon, strawberry and mixed berry, according to the New York Times. The move is a carefully crafted one by PepsiCo., which is Gatorade's parent company, to target the growing market for organic products. Organic foods notched \$43.3 billion in sales last year, according to the Organic Trade Association. And it's only expected to grow from there. But amid all the talk about the new organic formulation, there remains an unsettling question: Is Gatorade — even organic Gatorade — really good for you? Though PepsiCo says it won't be using artificial food dye in G Organic products, there's still that problematic question of added sugar. G Organic will have seven teaspoons of added sugar in every 16.9-ounce bottle. The American Heart Association, meanwhile, says men should have no more than nine teaspoons of added sugar every day and women should have no more than six teaspoons daily.

CONSUMER / FINANCIAL / CHARITY:

9/8/16

8-10PM

2HRS

THE CLARK HOWARD SHOW: The low interest rate environment we've been living in for the last eight years doesn't just hurt savers. It's been taking a bite out of the pocketbooks of life insurers too. That's led some insurers to push through premium hikes that are reportedly as much as 200%! According to the Wall Street Journal, some policyholders are firing back with a series of lawsuits that seek class-action status. You may not have ever stopped to think about it, but many life insurers take the money from premiums you pay and pour it into the bond market. Then they let it grow until they have to pay out benefits. In years past, it was common that insurers might earn 10% on the money doing it this way. Those kind of once-reliable returns allowed them to write policies that guaranteed annual interest rates of 4% to 5% to universal life policyholders. But returns like that are hard to come by in today's environment! So insurers who pushed universal life policies with those kinds of guaranteed returns are upset because paying 4% or 5% to policyholders would basically eat away at all their profit. That's why they're

attempting to push through big premium hikes. In the New York Times article, there's one man profiled with an \$11 million policy. He's now facing an increase he says will cost him nearly \$300,000 a year. Hence the lawsuits! What's a better alternative to universal life insurance? Four words: Level term life insurance. It only pays a death benefit and doesn't pretend to be an investment like universal life. Term life insurance offers income replacement for your survivors in the event of your death.

9/12/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: More and more companies are committing to serve or sell cage-free eggs over the next few years—including McDonalds and even Dollar General. Now you can add Kroger to that list! Kroger is the nation's second largest grocer behind Walmart. It operates 2,778 retail food stores under a variety of different names in 35 states and Washington, D.C. Maybe you're familiar with grocery stores like Ralphs, Dillons, Smith's, King Soopers, Fry's, QFC, City Market, Owen's, Jay C, Pay Less, Baker's, Gerbes, Harris Teeter, Pick N' Save, Copps, Metro Market or Mariano's. They're all part of Kroger's grocery empire! Now the behemoth grocer is adding a new line of private brand cage-free eggs, according to StoreBrands.info. Kroger-brand Cage-Free Eggs can be found across the company's spectrum of stores right now. They're a complement to the cage-free eggs Kroger already sells under its in-house organic brand called Simple Truth. The sale of cage-free eggs is big business for Kroger. While the industry average is a sales rate of 9%, a full 15% of Kroger's egg sales were done in the cage-free category last year. The company plans to be completely cage-free by 2025.

9/13/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Dick's Sporting Goods bought all assets of the ailing Sports Authority at auction in June...including the customer data that you shared with the now defunct store! If you don't want your info shared with yet another retailer, there's an easy opt-out process. Simply go to SAPrivacyTransferNotice.com before Sept. 17 and enter the notification ID sent by email to the account you had on file with Sports Authority. Doing this will trigger a deletion of your customer info from Dick's records. You can also call (888) 836-1708 to complete the process or to ask additional questions. Any info customer info that Dick's has on file after Sept. 17 from the Sports Authority account will be governed by Dick's privacy policy going forward.

CONSUMER / FINANCIAL / CHARITY:

9/14/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Like, love, haha, wow, sad and angry. They're the Facebook reactions we've all become familiar with. But how about we add two more to the list? Let's call them "poor" and "insecure." Those are the outcomes some Facebook users can expect, according to a new study, thanks to a pervasive "keeping up with the Joneses" mentality on social media that drains people's wallets! The American Institute of Certified Public Accountants released a new study with some startling findings: 1. 39% of adults with a social media account say they start researching vacations and purchases when they see their friends in distant locales or showing off flashy stuff online. 2. 11% say they've actually taken that vacation or made that purchase after doing research in an effort to one-up their friends. And that's just the tip of the iceberg, according to a New York Post report. Back in 2014, a Gallup poll found that 30% of us feel that social media can sway our purchases and 5% of us say that it actually does have a significant impact. That number goes up the younger you are. Nearly half of millennials report that social media does impact their purchasing decisions.

9/15/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Here's a prime example of politicians doing something right for once! The House has approved a bill called the Consumer Review Fairness Act (CRFA), a bipartisan piece of legislation that promises to wipe out any existing non-disparagement clauses in consumer contracts. Put into simple English, that means consumers who were bound by a business to not say anything negative about them would have the right to do so going forward. The Senate unanimously passed its version of the bill, called the Consumer Review Freedom Act, late last year. Now the approved House version of the CRFA goes back to the Senate for reconciliation. Consumerist reports that the language is nearly identical in both the House and the Senate version. Therefore, no further delays are expected en route to getting the president's signature to make it into law. If enacted, the CRFA would give the FTC and the states the right to enforce against businesses who try to cram "gag clauses" down consumers' throats in an effort to keep them quiet.

9/19/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: If you have kids and you're saving for their college, there's a salesperson trying to separate you from your money. They say what's old becomes new again. Lately, we have been hearing an oldie resurface: Parents are getting pitches from life insurance agents claiming that the absolute best way to save for your kid's college is to buy life insurance. The idea is you buy a policy on your child and then they've got life insurance down the road in the event of their premature death. When they make it to college age, there's this wonderful tax loophole that allows you to borrow from the policy's cash value to pay for college. But the idea stinks and there's a much better way to get the job done. It's called a 529 plan (aka college-savings plans) and it has definite benefits over a life insurance policy to pay for college. From a tax angle, every penny you save in a 529 plan is tax free when spent on eligible college expenses such as tuition, books and fees. A life insurance policy, by contrast, is only tax advantaged. In my book, tax free beats tax advantages seven days a week! Which is more cost effective? Again, the 529 plan wins. The embedded costs in life insurance policies can be massive because they're padded with commissions for the salesperson. Worse still, consider this: If you can't pay the premiums on a life insurance policy, the policy lapses and you're wiped out. There's no money there to tap for college. With a 529 plan, however, if you hit a rough patch and can't contribute any longer, the contributions you've made to date remain to grow and be spent tax free at the time of college.

WSBB-FM ISSUES & PROGRAMS –3RD Qtr. 2016

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CONSUMER / FINANCIAL / CHARITY:

9/20/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: Move over, Aldi...You're about to get some competition from another German hard discount grocery store! After years of Aldi dominating the low-cost grocery market in the United States, archrival Lidl says it is finally set to make its way to American soil. BusinessInsider describes Lidl as a cross between Trader Joe's and Kroger. The German grocer, which operates 10,000 stores in 26 European countries, is known for its low prices and emphasis on store brands while also stocking a healthy smattering of popular name brands. Lidl could open upwards of 150 stores around the country by 2018. The company is building its U.S. headquarters in Arlington, Va., but has eyes for expansion along the Eastern seaboard from Atlanta to New Jersey. The average U.S. Lidl is expected to be between 30,000 and 36,000 square feet. The typical Aldi, meanwhile, has about 10,000 square feet of sales floor space. Compare that with the average traditional supermarket that can be up to 45,000 square feet! Sounds like Lidl might be the Goldilocks of the grocery industry—not too big and not too small...just right!

9/21/16 8-10PM

2HRS

THE CLARK HOWARD SHOW: When you buy a home or refinance one, you need a simple insurance policy that most people just won't buy...even though being without it can be deadly to your finances. Picture this: When you do a refinance, you dump Bank A and pay them off with proceeds lent by Bank B. But what if the money is stolen while being wired from bank to bank? In many states, you could owe both mortgages—even though you were doing a refi in good faith! That's just one scenario where an owner's title insurance policy may have helped. In general, owner's title insurance (aka simultaneous title insurance) protects you from the possibility that someone may come along and contest your ownership of a property. There's a big misimpression that when you buy a home, you're paying a premium for title insurance and that protects you. No! That insurance just protects the bank. Don't rely on the title insurance the lender buys; you need your own. EntitleDirect.com sells title insurance directly and can save you up to 35%, though that figure varies widely by state. Other competitors in the marketplace include OneTitle National Guaranty and TitleForward.

WSBB-FM ISSUES & PROGRAMS –3RD Qtr. 2016

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CONSUMER / FINANCIAL / CHARITY:

9/22/16

8-10PM

2HRS

HE CLARK HOWARD SHOW: Your bank is perfectly happy to take care of your credit card payments in the event you can't meet your obligations because you become disabled or die. But at what cost to you? The basic pitch with what's known by a variety of names—credit life and disability insurance or credit card protection policies chief among them—is that your lender will take care of your minimum payments in the event you can't make your monthly credit card bill because of job loss or temporary disability. This is really a more current version of what's been called "croak and choke insurance" (aka mortgage life and disability insurance) in the real estate financing field. With "croak and choke," you buy a policy that names your mortgage lender as beneficiary in the event of your death. And you get stuck paying premiums during the life of your loan that are roughly 10 times the free market rates for insurance. In the credit card world, the sale of credit life and disability insurance has long been a booming area. The Government Accountability Office (GAO) reports that Americans spent roughly \$2.5 million buying this garbage that protects lenders in 2009, the most recent year for which they have figures available. Yet the payout amount was only \$500

million in benefits. That's a benefit of about 20 cents on a dollar for the money you paid in. With insurance, the typical payout versus premium should be around 80 cents. You're paying the premiums for insurance that protects not you or your heirs but the bank if you become disabled or die. Even worse, what you pay in premiums for this coverage is massive. According to calculations from the National Association of Insurance Commissioners, the premiums effectively are double what they would be if you were to buy such insurance on your own to protect yourself.

9/23/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: The owners of a premium tuna brand called Pole & Line are suing Aldi for using the same trademark on cans of its discount tuna, according to Law360. American Tuna Inc. (ATI) says it has the trademark on the name "Pole & Line" and that the discount grocer's attempt to sell tuna under the same name could "deceive" consumers. "[ATI tuna is] caught by artisanal fisherman using sustainable methods where the tuna are caught one at a time," the company's complaint states. According to some legal experts, ATI may have a tough go of it trying to prove its case. That's because "Pole & Line" is widely used to describe a method of catching fish individually, rather than being tied to any one particular company. While not impossible to make the case, ATI will likely have to prove that its product have "acquired distinctiveness" among consumers to win this fight. ATI sells its tuna at Whole Foods, among other places. This is the just the latest time tensions have boiled over in the tuna wars involving both processors and consumers. Last year, Starkist was accused of going too light with the product in its cans, under-filling certain 5 oz. canned tuna products in violation of state and federal law. Without admitting any wrongdoing, the company announced a settlement in August 2015 that allowed customers who bought select Starkist products between 2009 and 2014 to get either \$25 in cash or \$50 in tuna. Subsequent to that, Trader's Joe's faced the same claim about under-filling cans in a January 2016 lawsuit.

CONSUMER / FINANCIAL / CHARITY:

9/26/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Publix used to proudly display the wording "100 percent real grated Parmesan cheese" on its store-brand bottles of the pungent and powdery white stuff. But no more! In recent months, the beloved Southeastern grocery chain has removed the words "100 percent real" from the packaging. It's a move that seems like it was prescient considering one disgruntled consumer is now suing Publix, saying its cheese ain't what it seems to be. The Orlando Sentinel reports a man named Eric Tamayo filed a lawsuit this week claiming that Publix's Parmesan cheese is packed with undisclosed common fillers like powdered cellulose. Tamayo had the cheese analyzed by a laboratory. He hasn't yet disclosed the results that would say exactly which additives and fillers are present and in what quantities. But he's obviously upset enough about the results to petition the court for class-action status on his lawsuit. "Publix has been able to command a price for the 100% Grated Parmesan Cheese Products higher than a fair market price and to induce purchases that otherwise would have not occurred," his complaint states. Now, we should note that powdered cellulose is a fairly common filler in grated cheese that's made from wood pulp. It's a safe, anti-clumping additive that's acceptable at a level of 2% to 4%. So the brunt of Tamayo's complaint is likely that it wasn't disclosed as an ingredient in the Publix blend and that the grocer marketed its product as "100 percent real." Earlier this year, Bloomberg tested a variety of store-bought Parmesan cheeses and found high levels of cellulose. Kraft had 3.8%. Wal-Mart's Great Value brand came in at 7.8%. And Jewel-Osco's Essential Everyday brand topped out at 8.8%. Whole Foods, meanwhile, registered a 0.3 percent even though cellulose was not listed as an ingredient. The upscale grocer later claimed the results may have been a false positive. So after all of this...do you know what's in your cheese?

9/27/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Index funds are a basket of stocks that mimics stock indices like the S&P 500 or the Dow Jones Industrial Average or any of a number of other popular ones. When you buy an index fund, your money is split among the 500 companies in the S&P 500 or the 30 companies in the Dow, as just two possible examples. So you have a basket of little slices and dices of potentially hundreds or thousands of companies that you own a fractional share of. Instead of you buying an investment like an individual stock or a mutual fund where some brainiac tries to figure out what to buy, what to sell, how much of it to get... well, in an index fund it's really simple; you just buy all the big companies in the country. The nice thing about not having a fund that's actively managed is that you don't have to pay that "brainiac" an exorbitant salary in the form of a management fee. Management fees for index funds are minimal and therefore more of your money goes to work for you, not for somebody's salary! Here's another nice thing to know: Index funds routinely outperform those actively managed funds that are handpicked by a brainiac. In fact, index funds will beat managed funds a full 90% of the time, according to The Financial Times. So you can sleep easy at night without having to worry if a stockpicker is right or wrong!

CONSUMER / FINANCIAL / CHARITY:

9/28/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: A trio of beloved companies are doing a great job of providing customers with a positive emotional experience, according to a new survey. For the past five years, customer experience research firm Temkin Group has monitored the strong emotions -- from upset to delighted and everything in between -- that companies evoke among their customer base. This year, Temkin surveyed 294 companies across 20 industries and asked 10,000 people one simple question: "Thinking of your most recent interactions with each of these companies, how did you feel about those interactions?" The companies that came out with the highest marks include grocer Publix, quick service restaurant Chick-fil-A and extended stay hotel Residence Inn. Just a notch below those three with very strong showings were H-E-B, True Value, Kroger, Save-a-Lot, Wawa Food Market, QVC and Amazon. Why measure a hard-to-quantify metric like consumer emotion? Because emotion is the #1 driver of customer loyalty, according to Temkin.

9/29/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: Imagine a store where there's a suggested price for every item, but you can pay what you wish, from zero to full price or more. That's a charitable effort that has been explored by big restaurant chains like Panera and some independent entrepreneurs across the country. The latest of these so-called "community cafés" to launch will be a small business called Eat Café on Oct. 19 in Philadelphia. To give you an idea of the pricing, a three-course meal with an entrée like Cuban black beans with braised chicken or pork will come with a suggested price tag of \$15 at Eat Café, according to Business Insider. The café will be a farm-to-table concept that relies in part on occasional donated food from grocers like Shop-Rite, Whole Foods and Trader Joe's. Grocery chain Giant Food has signed on to provide daily donations of food that would otherwise expire from its shelves. There will also be grants from some unnamed corporate sponsors. And, of course, diners who wish to pay more than the suggested price will help provide meals for those less fortunate. The idea of a pay-as-you-wish eatery may sound new, but it's really not. Panera Bread Co. launched its Panera Cares initiative in 2009 and now has three community cafés in operation—Clayton, MO., Dearborn, MI and Boston. Two additional locations—Portland and Chicago—have since been shuttered. Panera now reports that 60% of people pay the

suggested amount, while 15% to 20% pay more and 15% to 20% pay less or nothing at all. All the profits from these Panera locations go to charity. The Clayton store alone generates revenues of \$100,000 a month. There's also a net profit of \$4,000 a month that's being used for a job training program for at-risk youths. In fact, some of the kids who benefited from the training program now work at Panera locations!

9/30/16 8-10PM 2HRS

THE CLARK HOWARD SHOW: We know on an intellectual level that we should save money for the future. Financial gurus could spend all day going blue in the face telling you, "If you have save this much money, it will grow to this much in 15 years. And then it will grow to this much in 30 years." But human nature dictates that you're not thinking about 15 or 30 years down the road; our need for immediate gratification means you're probably thinking about 15 or 30 minutes in the future! What if there were a way to get that immediate gratification and meet goals down the road? Select credit unions in states around the country think they have it! Some credit unions in a handful of states—Connecticut, Illinois, Indiana, Michigan, Nebraska, New York, North Carolina, Oregon, Virginia and Washington—have joined together in an initiative called Save To Win. This program allows you to open a savings account for \$25, and that essentially buys you one "lottery ticket" for an upcoming drawing. Prizes ranging from \$25 to \$5,000 are awarded monthly and quarterly in participating credit unions. Every \$25 you deposit with your participating credit union is another entry to win. You can have up to 10 entries per month. But no matter whether you win or lose, you get to keep all the money you've deposited, plus any interest. When Save To Win began in 2010, over 16,000 Michigan residents who had not been savers opened new accounts because of the jackpot lure. They saved \$28 million collectively in a single year that otherwise might not have been saved.

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EDUCATION:

7/3/16	6am	25mins
7/4/16	12am	25mins

PERSPECTIVES: Eli Kennedy, the CEO of Level Playing Field Institute, the organization which provides SMASH The Summer Math and Science Honors Academy (SMASH) is a free of cost, STEM-intensive college preparatory program for underrepresented high school students of color. SMASH boasts a rigorous 5-week, 3-year summer, fully residential STEM enrichment program which provides access to STEM coursework and access to mentors, role models, and support networks of students of color. Each summer, SMASH scholars spend five weeks on a college campus immersed in STEM and live among other high-potential, underrepresented (African American, Latino/a, Native American, Southeast Asian or Pacific Islander, low-income, first-in-family to attend college) high school students. In addition to their summer courses, SMASH scholars remain engaged during the school year through monthly STEM workshops and academic programming. This includes SAT prep, college counseling, financial aid workshops, and other activities to ensure continued academic success. The program not only reinforces the students' STEM academic identities, but also focuses on developing their critical thinking, civic awareness, leadership and sense of social responsibility.

8/21/16	6AM	25Mins
8/22/16	12am	25mins

PERSPECTIVES: Guests: Founder CJ Stewart and four of his Lead Ambassadors -LEAD stands for launchexpose, advise and direct. The organization delivers service to the Game World and. Its mission is to empower an at risk generation to lead and transform their city. Through its year round Pathway 2 Empowerment Programming LEAD is inspiring and equipping black males to earn positions of leadership in business, education and government. Stewart finds his young men to develop through the game of baseball. 100 - percent of program participants go to college.

In one week in the United States, a man selling CD's outside a convenience store in Baton Rouge, Louisiana is shot and killed by police. Days later, outside Minneapolis, Minnesota, Philando Castile is pulled over by an officer. He is shot and killed as his girlfriend broadcasts his death over Facebook Live. Then a gunman opens fire on police in Dallas, Texas killing five. The gunman, a veteran, told negotiators before his death that he was inspired/motivated by the deaths of unarmed black men by police. Race was a factor. Demonstrations Black Lives Matter and others forces the question of what is going on here. Why are people not talking with one another rather than at one another?

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

7/31/16 5am 50mins

DR. JOE SHOW: Problems with over-the-counter painkillers. Aspirin is hailed as a miracle drug, and there's not a person among us who hasn't popped an ibuprofen or acetaminophen to deal with achy joints or a crushing headache. But if you're doing that every day, you could be causing long-term damage to your health. Most over-the-counter painkillers started out as prescription drugs but now are sold at lower doses without your needing to talk to your doctor. And they're all bad in their own way. Low doses of aspirin (81 milligrams) do have some benefits for people with risk factors for stroke, heart disease and some forms of cancer, larger doses taken daily to deal with the pains of daily living do not. Before getting into what that damage is, it helps to understand how these medications work.

8/14//16 5am 50mins

DR. JOE SHOW: Things you do that can make or break your health. More than 80,000 man-made chemicals are put into American household products, food, and food packaging each year, a majority of which are not tested for safety beforehand. The typical American home contains an average of 3 to 10 gallons of toxic materials in the form of household cleaning products alone. In Europe, more than 1,300 chemicals are banned from use in lotions, soaps, toothpaste, cosmetics, and other personal care products. In the U.S., a mere 11 have been banned. Add to the toxic flame retardants, found in countless items from furniture to baby products and electronics, and it's easy to see why some experts warn that many are likely to be exposed to dangerous levels of chemicals. Many of these chemicals end up in household dust, and young children in particular may ingest about 50 milligrams of household dust a day, making house dust an important source of toxic exposure that can play a role in the development of both obesity and other serious health problems.

8/21/16 5am 50mins

DR. JOE SHOW: The real reason you can't lose weight. What if your weight-loss struggles aren't purely within your control? Of course, "calories in, calories out" matters to a large extent – and so does strength-building exercise – but the truth is your hormones could be programmed to make weight loss much more difficult than it was for previous generations. And this weight-loss disadvantage may have been written into your biology while you were still in your mother's womb, with the effects sometimes not kicking in for years (sometimes decades) down the line.

8/29/16 12:30AM 25mins

BUSINESS IN THE BLACK: Ladell Hill, CEO and Founder of Awakening Herbal talks about his all natural products from indigenous medicine products that are derived from herbs and plants. The products for men and women are said to naturally purify, heal and recharge your body. Hill also offers full body protocols which include an exercise plan. awakeningherbal.com

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

8/28/16 5am 50mins

DR. JOE SHOW: Improve your mood. If you are depressed, antidepressants aren't the only solution. Depression is one of the most common health conditions in the world. It ranges in seriousness from mild, temporary episodes of sadness to severe, persistent depression. Doctors say that for most forms of depression, symptoms improve with psychological counseling, antidepressant medications, or a combination of the two. While there can help, you can also lift your mood by taking matters into your own hands.

9/5/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Dr. Laura Cheever, Physician and Associate Administrator for the HIV/AIDS Bureau at the Health and Resources and Services Administration talks about the 2016 National Ryan White Conference on HIV Care and Treatment being held in Washington DC. This conference will bring together 2,400 HIV care and treatment leaders, stakeholders, grant recipients and those on the front lines providing direct care for people living with HIV/AIDS to collaborate and share best practices to achieve improvements for patients and research. hrsa.gov

9/4/16 5am 50mins

DR. JOE SHOW: Health check list. Making a commitment to live healthier is an ongoing process. It's virtually impossible to make all the needed changes in one fell swoop.
 Perhaps you made a New Year's resolution to live healthier.
 Replace soda with water or herbal tea.
 Eat 2 meals a day within an 8-hour window.
 Clean up your diet.
 Get 8 hours of restful sleep each night.
 Mind your oral health.
 Sit less, walk more and work on your flexibility.
 Get your vitamin D level tested.
 Make stress reduction a daily priority.
 Help others and be active in your community.

9/11/16 5am 50mins

DR. JOE SHOW: Inflammation and mental health. What is driving this inflammation? How does it get kicked off? And how does it induce depression? With the limited clinical applications and revelations that came with the completion of the Human Genome Project in 2002, we have begun to focus on where we have

outsourced our physiologic functions. The microbiome has become an important consideration, and particularly, the gut, which houses at least 10 times as many human cells as there are in our bodies, and 150 times as many genes as are in our genome. These microbes control many vital operations and are responsible for synthesis of neuroactive and nutritional compounds, for immune modulation, and for inflammatory signaling.

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

9/18/16 5am 50mins

DR. JOE SHOW: Reducing salt can increase heart disease. Close to 6 million Americans have heart failure while more than 870,000 cases are diagnosed each year. If you have heart failure, it means your heart isn't pumping as well as it should be and, as a result, your body is probably not getting enough oxygen. In other words, you have a weak heart. Simple activities, like walking or carrying groceries, may become difficult, and you may also experience fatigue, shortness of breath, fluid build-up and coughing. Because heart failure is associated with fluid build-up, a low-salt diet is typically recommended. Excess sodium may cause your body to retain water and, so the conventional thinking goes, may worsen the fluid build-up associated with heart failure. This dietary dogma is touted as fact, but in reality you may want to think twice about slashing your salt intake if you have heart failure, as new research has linked it with an increased risk of death.

9/25/16 5am 50mins

DR. JOE SHOW: Stress Management. Adding stress management to routine heart disease treatment might lessen some patients' long-term risk of complications. A 5-year study of men with heart disease showed that those who went through 4 months of stress management training were less likely to need a heart procedure such as bypass surgery over the study period. Overall, few of the 94 men in the study had a heart attack, and only one died. But in the study's first year, two men who received only standard care had a heart attack, while none in the stress reduction group did. And despite the added cost of stress management training, patients in this group had lower hospitalization and physicians' costs over 5 years than men in the standard care group did. Costs in the exercise group were similar to the stress reduction group's.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

7/17/16 6AM 25mins

7/18/16 12am 25mins

PERSPECTIVES: Billy Payne, founder of the Atlanta Olympic Movement and former Olympian Janet Evans
 2016 marks 20 years since Atlanta hosted the Centennial Olympic Games. As the 20th Anniversary of the 1996 Atlanta Olympic Games draws near, Atlanta Committee for the Olympic Games Chairman and CEO, Mr. Billy Payne and the Georgia World Congress Center Authority are hosting an event, Relive the Dream, on July 16th in Centennial Olympic Park. Since the 1996 Olympic Games, Centennial Olympic Park has attracted \$2.2 billion of new development to Downtown Atlanta - including nine hotels, seven residential towers, and attractions such as the Georgia Aquarium, the World of Coca-Cola, Center for Civil and Human Rights, the College Football Hall of Fame, and Sky View Atlanta- with an additional \$1.5 billion of development planned for the future.

7/31/16 6am 25mins

8/1/16 12am 25mins

PERSPECTIVES: GloZell Green, author, Is You Okay? -GloZell has one mission--making people laugh. Since she started her You Tube channel eight months ago... she now has more than 4.2 million subscribers who've watched her material more than 711 million times. So what's there? You will find over 2,000 videos that include interviews, comedy about her life, song parodies and more. Five of her videos have been viewed more than 10 million times, and her Cinnamon Challenge video garnered over 45 million views alone. Her crazy stunts and comedic prowess have propelled her into the ranks of legendary funny ladies and have made her year inspiring icon for a new generation. Green's YouTube platform established her as a pop culture fixture, earning her the distinct honor of interviewing President Barack Obama at the White House in January 2015. Her first book, Is You Ok? Arrived June 7.

8/1/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Nick Foster, author of "The Jolly Roger Social Club- A True Story of a Killer in Paradise" is a fascinating true story about a serial murderer in Bocas del Toro in Panama, who cozied up to the ex-pats and learned all about where their money was and then killed them for it. He gives tips for people who want to retire overseas: 1. Rent a home instead of buying a home 2. Get views on your new home- there are always downsides 3. Don't tell your business or make deals at the bar 4. Learn the local language 5. Watch for homes that are really cheap-they are cheap for a reason.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

8/7/16 6am 25mins
8/8/16 12am 25mins

PERSPECTIVES: Former CNN Anchor turned author and motivational speaker Daryn Kagan From your TV screen, Daryn Kagan looked like she had her dream job. As a news anchor for CNN, she had a front row seat to the world's biggest breaking news stories. She traveled the world covering everything from war to Oscar's Red Carpet to traveling Africa for two weeks with U2's Bono. Goal when the network thing not to renew her contract after 12 years, Daryn suddenly found herself without any of the dreams she carried for years. No job. Never been married. Never had kids. In this collection of her columns written for Cox Newspapers, Daryn shares her journey of picking up the pieces, Of creating a life different than she knew to dream of before. Her book is Hope Possible.

8/14/16 6am 26mins
8/15/16 12am 26mins

PERSPECTIVES: Tyler Perry’s Too Close to Home – the first Drama on TLC - Actors Danielle Savre, Brock O’Hurn and Ashley Love Mills An 8-part drama, TOO CLOSE TO HOME, tells the story of a young woman from a modest upbringing who discovers she may have a bright future in Washington D.C.'s fast-paced political scene. When Anna (**Danielle Savre**) leaves her trailer park home in Alabama in a cloud of dust, she cuts all ties with her family and buries every element of her checkered past. Her friends in Washington think she comes from a wealthy family and know nothing of her real upbringing. Suddenly, the real Anna is exposed when she causes a major political scandal and makes national headlines for her part in an affair with one of the nation's most powerful players. With nowhere to turn, she's forced to find sanctuary in the only place she has left - home.

8/28/16 6am 26mins
8/29/16 12am 26mins

PERSPECTIVES: Many Rivers to Cross Music Festival - Hip Hop Artist TI and Gina Belafonte – Many Rivers to Cross October 2-3, in Atlanta The Social Justice Music & Arts Festival is set for October 1 & 2 in Chattahoochee, Hills, GA and will feature some of the biggest stars in entertainment today including Grammy-Winning Hip Hop Stars T.I. and Gina Belafonte – youngest daughter to a name we all know Harry Belafonte. Tip has been outspoken about social justice issues and recently released a new song “We Will Not” and will perform at the festival. He had a personal meeting with Harry Belafonte and can share more about what he learned from him. Gina is a leading voice in the social justice movement, and as Co-Director of Sankofa.org, is helping artists reignite the artist/activist tradition. Many Rivers To Cross – the largest, multi-generational music and arts festival dedicated to progressive social change set for 10/1 & 10/2 at Bouckaert Farm. The new festival features, musicians and celebrities including T.I., John Legend, Public Enemy, Dave Matthews, Carlos Santana, Macklemore, Jesse Williams and more will share special musical performances to inspire their fans to vote, get educated on issues in the “Social Justice Village” and learn how they can get involved in their own communities .

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EMPLOYMENT / BUSINESS ISSUES:

7/18/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Scott Becker, President of the Nissan Foundation talks about its mission to build community through valuing cultural diversity, enrich people's lives by helping to meet the needs of communities throughout the U.S. Becker talks about the benefits of living and working together in a diverse society. The foundation awarded 4 nonprofits in Georgia grants to further their cause and is seeking others to award as well. Nissanfoundation.org

7/25/16 12:30AM 16MINS

BUSINESS IN THE BLACK: Lisa McDonald, CEO of My True Biz and Mike Howard, CEO of MB Howard and Associates talks about the Biz 4 Youth Summer Entrepreneurship Camp for kids ages 8-18. The volunteer mentors cover budgeting, marketing, presentation skills, Business Etiquette and more and at the end of the one week camp, the new business owners will exhibit and sell their products (of which they have designed the packaging) on Market Day. All profits from the sales are theirs. biz4youth.com

8/22/16 12:30AM 12MINS

BUSINESS IN THE BLACK: Suzanne Schmitt, Family Engagement for Private Client Group, Fidelity Investments talks about the "The Intra-Family Generational Finance Study" survey about conversations about money and retirement is difficult for parents and their adult children. She gives tips and advice on how to be better prepared when the inevitable transition of death occurs. The study shows that nearly four in 10 families disagree as to the roles and responsibilities kids will have as parents get older and are putting off important conversations related to wills and estate planning, long term care and managing finances in retirement until the very last minute often times too late.

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EMPLOYMENT / BUSINESS ISSUES:

8/26/16 8-10PM 2hrs

THE CLARK HOWARD SHOW: Can you support a family on \$7.25 an hour — the federal minimum wage? Probably not, but there's good news for workers in the lowest quarter of the economic ladder: Their wages are growing at levels not seen since 2009. Full-time workers in the 25th percentile — those who make around \$13 an hour — are enjoying the fruits of a tightening labor market and a corporate-led trend toward higher wages. The Labor Department says their average wage is up 3.1% from the same time last year. The bump in pay for lower-income workers has been led by some high-profile companies, according to the Wall Street Journal. Chase has announced a pay increase for 18,000 workers to at least \$12 an hour. Starbucks also stepped up to the plate with a minimum 5% pay hike for its employees this year. But perhaps the biggest mover in this regard has been Walmart. As the world's largest private employer, Walmart was among the first of several companies to announce pay hikes for all its hourly retail employees. Of course, such moves do come at a cost to consumers. Starbucks has had to raise prices on select drinks and put restrictions on its rewards program, as just two examples.

8/29/16 8-10PM 2hrs

THE CLARK HOWARD SHOW: Though most people don't know it, employers have a practice of taking out life insurance policies on their employees so they can collect money in the event of their untimely death. And we're not talking about the kind of policies you might expect on key players like executives or other big wigs. We're talking about life insurance policies on rank-and-file workers. The practice of taking out such policies on common workers has led to this field of insurance being called "janitor's insurance" or even "dead peasants insurance" in some documented instances! Why would a company want to take out a life insurance policy on its workers? The answer is complex. On the most basic level, a company has invested time and resources into an employee, which could justify wanting such a policy should that employee die. But taking a deeper dive, DeadPeasantInsurance.com reports there are various other reasons. First, any money the company receives from the insurer is tax-free. Beyond that, companies can also reportedly get access to additional loans through the policy. Finally, the premiums are deductible from company profits. So there is actually a lot of incentive for companies to do this. How do you know if you have one of these policies out on your life? Several ways actually! 1. You'll be notified in writing that your employer is considering taking out a policy and for how much. 2. You'll be asked to give your consent to be covered during and even possibly after your employment. 3. You'll be told in writing if your company will be a partial or sole beneficiary of accrued death benefits. 4. DeadPeasantInsurance.com has a list of companies that reportedly buy these policies on some of their employees.

9/19/16 12:30AM 13MINS

BUSINESS IN THE BLACK: Nancy Lewis, co-founder of Transforming Women Entrepreneurs talks about the upcoming breakfast for women and men to gain insight in every aspect of being a business owner. The Sept. 9th event features panelists: Natasha Davis, CEO of Impact Branding Consulting, Inc., Sheena Robinson, CEO of Diva 4 Wealth and Andra Hall, CEO of CamiCakes, LLC discussing the Journey of the Entrepreneur:Real Talk. tweus.com

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9/30/16

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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WOMEN / MINORITY ISSUES:

7/4/16 12:30AM 25MINS

BUSINESS IN THE BLACK: Pastor Mike Dean, Founder of Power City Church in Columbus, Ohio talks about his new book, "What If I Had A Father- The Man I Never Knew". Dean tells his truth from the little boy always looking for his father and then finding him in jail and realizing that knowing his father would not change his past and only he could change his future by letting go and that God was and is his Father.

7/11/16 12:30AM 25MINS

BUSINESS IN THE BLACK: Dr. Brenetia Robinson, CEO of Proverbial Peace Revived talks about dating violence in America and how we can help. Robinson gives some red flags to look out for when you're dating and she discusses the EMPOWERED WOMAN: INVALUABLE, INVINCIBLE, & UNSTOPPABLE! workshop Promoting Safety and Wholeness for Teens & Young Adults in Today's Dating Scene. Proverbial_peace.org

8/8/16 12:30AM 27MINS

BUSINESS IN THE BLACK: Dr. Brenetia Adams Robinson, CEO of Proverbial Peace Revived talks about the climate we are now living in. There is hopelessness, fear and anger and even some post traumatic stress disorder (PTSD) from watching the media cover the violence on a 24 hour cycle. Robinson talks about the value of our police force and how we as citizens have a voice without violence through our political system and actually interacting with our neighborhood police departments.

9/5/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Pastor Arlanda James, Founder of Women with Wisdom Network talks about the 10th Anniversary Celebration Conference for women, men and children. The conference includes a stage production, "When You Are Giving Him Something He Can Feel" and day long empowerment sessions. The theme is " Don't Try to Carry Me, I Weigh Too Much" and the speakers will focus on getting rid of dead weight by stepping into greatness, fulfilling purpose, forgiveness and more. womenwithwisdomnetwork.com

9/12/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Bishop Dr. Barbara King, Pastor of Hillside International Truth Center talks about the "New Thinking-New World" day of insight and inspiration featuring Dr. Michael Eric Dyson, R&B crooner Kenny Lattimore and Evelyn Braxton of the Braxton Family values. As Hillside celebrates 45 years in ministry, this event will also feature the Butterfly Awards given to those who exemplify unconditional love, helping others to live their dreams and a commitment to expanding the consciousness of humankind like the founder, Dr. King. Hillsideinternational.com

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FAMILY/PARENTING/RELATIONSHIP ISSUES:

7/18/16 12:30AM 12MINS

BUSINESS IN THE BLACK: Dr. Jonah Berger, Marketing professor at the Wharton School at Univ. of Pennsylvania talks about his new book "Invisible Influence- The Hidden Forces That Shape Behavior". Berger talks about how whether we realize it or not, people around us have subtle impact on almost everything we do. The interesting thing about social influence is that when it comes to ourselves we just don't see it. Berger teaches how to harness the power and use it for your good!

8/1/16 12:30AM 15MINS

BUSINESS IN THE BLACK: Josh Mitteldorf and Dorian Sagan, co-authors of the book " Cracking the Aging Code: The New Science of Growing Old -and What it Means for Staying Young" gives an examination of why we age, what it means for our health and how we just might be able to fight it off for a while. The book looks at how different organisms age, some backwards and some not at all, while others are pre-programmed for death at precise moments. It analyzes and breaks down this strange but fascinating revelation in a quest dedicated to understanding aging.

8/15/16 12:30AM 25MINS

BUSINESS IN THE BLACK: David Stillman, Best selling author and Generational Expert and his 17 year old son Jonah Stillman to talk about Gen Z. Gen Z 's are born from 1996 to Present and is the the first generation born into technology and how they learn and communicate with others. Although Gen Z's are always plugged in, they also love to communicate face to face and as they study they like to use traditional methods of taking notes on paper and their devices. Gen Z babies are the children of millenials and are tougher because they didn't get everything handed to them because their parents were more than likely in a recession or coming out of it when they were being born.

8/15/16 12:30AM 25MINS

BUSINESS IN THE BLACK: Angela Williams, CEO of VOICE Today is a nonprofit organization which seeks to break the silence and cycle of child sexual abuse and exploitation. Williams talks about how she overcame as a victim of child physical and sexual abuse for 14 years and at age 17 attempted suicide. Thank God she wasn't successful! She talks about the various programs for adults and children and how we can help! Voicetoday.org

8/22/16 12:30AM 13MINS

BUSINESS IN THE BLACK: Dr. Theresa Cerulli, Harvard Neuropsychiatrist and ADHD Expert talks about some of the common challenges during back to school for children with ADHD such as; organization, structure, getting up earlier, indoor classroom learning and more. Cerulli recommends a team approach with teachers, parents, doctors, social workers working together for a successful school year. Cerulli discussed new medications and behavioral modifications for treatments.