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State Regulation Of Insurance Threatened

Elements of the insurance industry are threatening to undermine state regulation of insurance at the very time that a major insolvency crisis may be looming, according to a report released by CFA in April.

"State regulation of insurance is at a crossroads," said J. Robert Hunter, CFA's Director of Insurance and author of the report.

"It can continue to move forward to create a unified, national approach, independent of undue insurance company influence, or it can collapse back toward dependency and inaction, as part of the industry now seeks," he said.

Hunter referred specifically to the National Association of Independent Insurers, which has issued a "thinly veiled call for its members to boycott payment of fees to the National Association of Insurance Commissioners."

Such a boycott could "bring the NAIC to its knees," since about half the association's funding comes from such fees, Hunter said. "The boycott is intended to bring NAIC into line with NAII's wishes."

One of the prime targets of the NAII campaign is the new NAIC program to coordinate solvency regulation to "create a state-based, national solvency system," Hunter said. "This attack, coming now when there is a significant possibility of an insolvency of Lloyd's of London, is alarming."

The Superintendent of Insurance of the State of New York has predicted that a Lloyd's insolvency, given its large secondary market impact, would present a problem "of much greater depth than the savings and loan crisis."

CFA Executive Director Stephen Brobeck expressed confidence that the crisis for state regulation could be headed off, "particularly since major elements of the industry itself have not supported NAII's attempt to weaken state regulation."

State Regulation Improved, But Still Inadequate

The CFA report, "Current Threats to Effective State Regulation of Insurance," traces the progress that state insurance regulation has made since the U.S. General Accounting Office last undertook a comprehensive review of its effectiveness in 1979.

The CFA study found that substantial progress has been made.

"Despite improvements, however, state insurance regulation falls far short of meeting criteria defined by the GAO back in 1979," Brobeck said.

For example, a key finding of the GAO study was that state resources were inadequate and that needed expertise, such as actuaries, were often not available to state regulators.

The CFA study found that state resources used to regulate insurance have increased substantially — from 4.7 percent of premium taxes in 1977 to 6.7 percent in 1994. However, this is well below the benchmark of 10 percent adopted by the Consumer Insurance Interest Group as necessary for effective regulation.

Similarly, the number of employees in state regulation rose by 85 percent over the same period, while the number of actuaries rose by 113 percent. Still, 17 states reported having no actuaries on their payrolls in 1994.

The GAO reserved some of its harshest criticism for the "lack of an arms-length" relationship between regulators and the regulated industry at the NAIC, where almost all model laws were drafted by industry advisory committees and where few, if any, consumer representatives attended.

The CFA report found that the NAIC has been significantly improved. "The NAIC has ended industry's total dominance by involving consumers in the process through the creation and funding of a consumer participation program," Hunter said.

He added that solvency may be the area of the greatest improvement. "NAIC has moved from a disjointed, weak system to one of real national coordination and minimum standards," he said.

National Response To Potential Crises Needed

Whether or not Lloyd's of London fails, "the need for a fully coordinated national response to any potential crisis in this multi-trillion dollar, multi-national business is obvious," Hunter said. "It would be foolhardy to dismantle the accreditation program or any of the progress the states have made in coordination as NAII wishes."

In addition to releasing the report, Hunter and Brobeck wrote to insurance commissioners of all states, calling upon them "to resist the political pressure of NAII to undo the progress that state regulation has made over the past twenty years."

The letter also called on state regulators to "continue to support an independent NAIC that unites the efforts of the individual states into a cohesive national approach needed to address the issues raised by a multi-trillion dollar, multi-national insurance industry.

At the press conference to release the report, Hunter reiterated that message, calling on state regulators to "stand firmly against this threat to their ability to effectively regulate the international insurance business."

In particular, he said, "the states must not water down the accreditation program through use of a 'results-oriented' approach rather than standards," and they must begin at once to find ways to fund the NAIC "that are not dependent upon NAII's or any other part of the industry's largesse."

In addition, Hunter called on "reasonable members of the insurance industry" to put an end to this threat by promising to pay their fees and by publicly rejecting NAII's call.

Consumer groups, small business leaders, and "others who would be hurt most by the collapse of accreditation" must assist the effort by speaking out to stop the NAII attack, Hunter said.

Finally, he said, "the unfinished agenda of the GAO" for strengthening state insurance regulation should be adopted.

This includes: strengthening conflict of interest and revolving door rules; making further progress in attaining the necessary resources; improving market conduct standards and examinations; stopping redlining and other unfairly discriminatory practices; and improving the data collection systems for rate making and other purposes.

"State regulation has come a long way," Hunter added. "This positive thrust must be maintained against those segments of the insurance industry who would undermine this progress for self-serving reasons."

Consumers Losing Billions On Loans, Savings

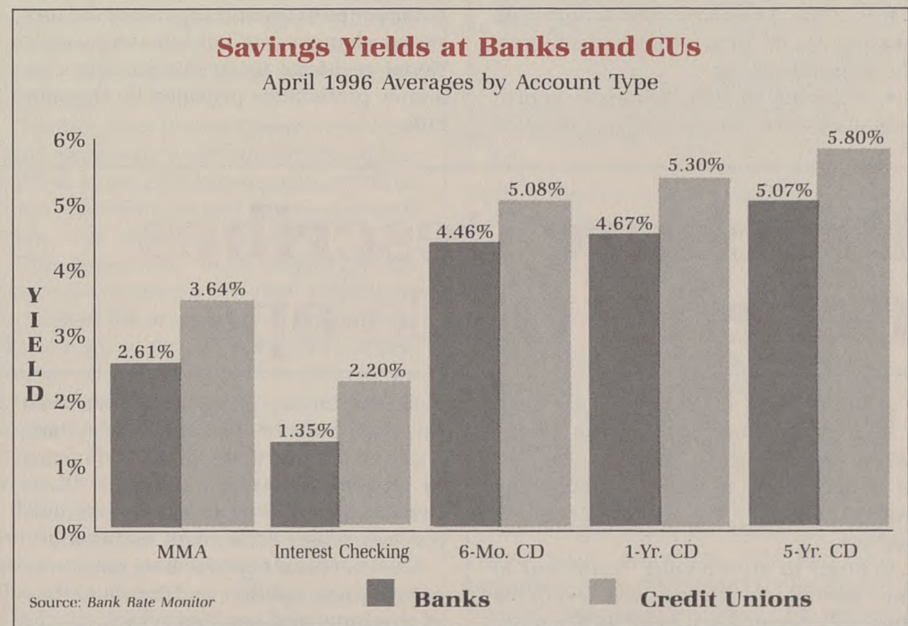
Consumers lose tens of billions of dollars a year because they earn too little on their savings and pay too much for loans, according to information released in June by CFA and Credit Union National Association.

"Without losing federal deposit insurance protection, savers could earn up to $16 billion more in annual interest on their savings deposits," said CFA Executive Director Stephen Brobeck.

"All they need do is shift funds at their bank or thrift from a savings or money market deposit account to a six-month certificate of deposit."

"Credit card borrowers could save billions by shifting accounts or paying down balances," added CUNA's Chief Economist Bill Hampel. "The gap between bank and credit union rates is so large that shifting balances from bank to credit union cards would lower annual interest payments by about $8 billion."

CFA and CUNA analyzed data collected by *Bank Rate Monitor* on interest rates paid by banks and credit unions on money market accounts, interest-bearing checking accounts, and six-month, one-year, and five-year certificates of deposit.



In addition, CFA and CUNA analyzed *Bank Rate Monitor* data on interest rates charged by banks and credit unions for new car loans, personal loans, credit card loans, fixed-rate mortgages, and home equity lines of credit.

(Continued on Page 2)

Priorities for CPSC Action Outlined

The Consumer Product Safety Commission has a number of pressing issues before it that need attention, said CFA General Counsel Mary Ellen Fise in June testimony before the agency on priority projects for fiscal year 1998.

Recognizing that the agency has extremely limited resources with which to act, Fise praised the commission for its recent history of "proactive measures . . . to protect American consumers."

She outlined the following priorities for future commission action:

• ensuring adequate resources for ongoing rule-makings by exempting them from budget cuts;

• updating and strengthening voluntary guidelines for public play equipment and assuring that the federal government's playgrounds comply with these guidelines (See related story, page 4);

• improving compliance with crib safety standards by initiating a proceeding to mandate a rule consisting of current voluntary requirements and continuing an aggressive campaign to address the risk posed by dangerous older cribs;

• updating or extending the all-terrain vehicle consent decree for another ten years;

• continuing work on fire risks associated with consumer products, including reviewing the apparel flammability standard;

• continuing recent efforts to address fall hazards and expanding those efforts to include falls experienced by adults;

•monitoring compliance with the voluntary labeling requirements for five-gallon buckets and assessing the effectiveness of the industry's voluntary education campaign;

• formulating a plan to address consumer product sources of indoor air pollutants as well as detection and air cleaning devices;

• strengthening the agency's enforcement program by seeking and publicizing penalties for those companies that fail to report suspected hazards and by aggressively monitoring compliance with voluntary standards; and

• improving the quality of reports on data collected through the NEISS system.

"The Consumer Product Safety Commission plays an extremely critical role in protecting American consumers from product hazards found in the home, in schools, and during recreation," Fise said in April testimony on CPSC reauthorization before the Senate Subcommittee on Consumer Affairs, Foreign Commerce, and Tourism.

"With jurisdiction over 15,000 different products, this small agency has a monstrous task," she said.

Fise noted that, over the past two decades, CPSC has suffered the deepest cuts to its budget and staff of any federal health and safety agency. CPSC's budget today is less than it was in 1978 ($40.4 million), even without taking inflation into account. The number of staff serving the agency today (487) is less than half of what it was in 1980 (978).

"Because of this historically bleak resource picture, CFA is extremely concerned about the agency's ability to operate effectively to reduce consumer deaths and injuries," she said.

Fise therefore urged the subcommittee to "assure that sufficient reauthorization funding levels are approved." While supporting the agency's request for multi-year reauthorization, Fise said the amounts sought by CPSC, ranging from $47.9 million in 1998 to $57.9 million in 2002, "are overly conservative and should be expanded by at least 10 percent."

Auto Leasing Reform Bill Introduced

Rep. John J. LaFalce (D-NY) introduced legislation in May to improve advertisements and standardize and clarify disclosure related to automobile leases.

"Today, the average price of a new car is over $20,000. As a way of disguising this cost, auto makers are heavily promoting leasing," said CFA Senior Projects Director Mary Ponder.

This year, a third of all new cars will be leased, she added, and consumer offices around the country are reporting an increased number of auto leasing consumer complaints.

The problem, she said, is that lease contracts are not required to provide clear and conspicuous disclosure of all the information necessary for consumers to make informed decisions, and that leasing advertising requirements are inadequate and incomplete.

H.R. 3515, The Consumer Automobile Leasing Act of 1996, would attack both those problems by:

• requiring all advertisements to provide disclosure information in a manner that is easily understood or read by the consumer; and

• requiring disclosure of a standardized lease annual interest rate to provide a basis for comparison shopping with other lease and credit purchase options.

"Automobile leasing advertisements are impossible for consumers to read. The type is too small, and, in the television ads, the print passes in a blur," said CFA Chairman Howard Metzenbaum in endorsing the legislation.

"Low lease rates are advertised every day that are not regulated," former Senator Metzenbaum said. "A standardized annual lease interest rate that all lessors calculate and disclose in a uniform manner will help consumers to understand the true cost of the lease."

Meanwhile, the Federal Reserve Board is continuing to review comments on its proposed auto leasing rule changes. CFA commented in general support of the proposed changes last fall but urged additional revisions to strengthen the consumer protections provided by the new rule.

Brochure Describes Benefits Of Co-ops

The majority of Americans are missing out on one of the oldest money saving techniques — banding together in cooperatives to get the bargaining power necessary for true marketplace savings.

In order to expose more Americans to the money saving options available through cooperatives, CFA has prepared a brochure, "The Cooperative Difference," to provide an overview of the difference buying as a group can make.

"CFA is a strong supporter of cooperatives as a means of providing good value to individual consumers," said CFA Senior Projects Director Mary Ponder.

"By banding together and using their collective buying power, consumers can save hundreds of dollars on everything from electricity to food, from housing to telephone service," she said. "Even health and child care can be obtained for less when consumers cooperate."

The brochure explains how consumer cooperatives operate and lists a variety of products and services which can be obtained through a cooperative.

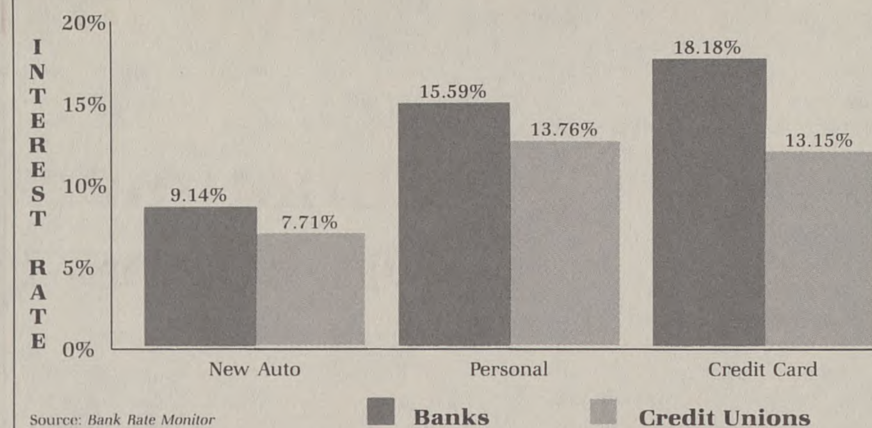
For a free copy of the brochure, send a stamped, self-addressed business size envelope to CFA: CO-OP, P.O. Box 12099, Washington, D.C. 20005-0999. For information on bulk orders, contact CFA at 202-387-6121 or write to 1424 16th Street, N.W., Suite 604, Washington, D.C. 20036.

Consumers Overpay On Loans

(Continued from Page 1)

The following are among the key trends related to interest rates on savings revealed by the analysis:

• Interest rates on interest-bearing checking and money market deposit accounts remain low. In April 1996, banks paid only 1.35 percent on interest-bearing checking, and only 2.61 percent on money market deposit accounts.



• Interest rates on CDs are now much higher than the interest rates on checking and savings accounts. In April 1996, there was a gap at banks of about two percentage points between interest rates on six-month CDs and on checking/savings accounts.

• Differences between interest rates on short-term and long-term CDs are now relatively small. In December 1993, banks paid 2.65 percent on six-month CDs and 4.48 percent on five-year CDs, a 1.83 percentage point difference. In April 1996, banks paid 4.46 percent on six-month CDs and 5.07 percent on five-year CDs, only a 0.51 percentage point difference.

• Credit unions continue to pay higher interest rates on savings accounts than do banks. For money market and interest-bearing checking accounts, that difference is now about a full percentage point. For CDs, that difference averages about two-thirds of a percentage point.

The data also suggest trends in interest rates on consumer loans.

For example, credit unions charge significantly lower interest rates on consumer loans (by 1.5 to 5 percentage points), but about the same for mortgage loans.

Bank credit card rates remain high, averaging 18.18 percent in April 1996. In contrast, credit union credit card rates are five percentage points lower at 13.15 percent.

Interest rates on new car loans and home equity loans are much lower than credit card rates. At credit unions, for example, new car loan rates averaged 7.71 percent in April 1996.

Using Federal Reserve data on savings deposits and consumer credit outstanding, the groups estimated the amount of money that consumers could gain by making a few relatively simple changes in the way they use financial institutions.

• If all savers were to shift funds from savings accounts and money market deposit accounts to short-term CDs, they would earn about $16 billion more in interest.

• If all savers were to shift funds from savings and money market deposit accounts at banks to similar accounts at credit unions, they would earn about $8 billion more. By shifting funds from CDs at banks to CDs at credit unions, they could earn billions more.

• By paying off credit card balances, borrowers could save more than $40 billion in interest paid. By shifting account balances from bank cards to credit union cards, they would save about $8 billion.

Telephone Companies Seek Rate Increase

Despite their repeated assurances that the Telecommunications Act of 1996 would lower costs to consumers, virtually all the telephone companies have used the first major rule-making implementing the act to request a substantial increase in rates for core telephone service.

In their comments to the Federal Communications Commission on universal service, the industry, with the exception of NYNEX and MCI, proposed raising rates for core telephone service by at least $2.50 and by as much as $10.80.

"Now that the phone companies are forced to put their cards on the table and show what they're really after, all this talk about competition and opening markets doesn't amount to anything except rate increases for local telephone subscribers," said CFA Telecommunications Policy Director Bradley Stillman.

In reply comments on universal service filed with the Commission in May, CFA, the American Association of Retired Persons, and Consumers Union argued that the rate increase proposals are "inconsistent with the intent of the 1996 Act, unnecessary as a matter of economics, and unjustified as a matter of public policy."

Specifically, the phone companies proposed to reduce the fees long distance companies pay for access to the local network and to price services such as call waiting and caller ID closer to cost. They propose to make up the difference — about $13 billion — primarily by raising the rates paid by residential users.

The phone companies argue that ratepayers will not be harmed by the local rate increase, because the cost of other services, for example long-distance and enhanced services, will come down a comparable amount.

Industry Unlikely To Pass Through Cost Savings

"Although the industry claims that rate rebalancing will be revenue neutral in the aggregate, the revenue neutral outcome is highly unlikely to occur," said CFA Research Director Mark Cooper.

Competition in the long distance industry is not strong enough to force a pass-through of cost reductions quickly, he noted.

Furthermore, the combination at the local level of extreme pricing flexibility, deregulated profits for many local companies, and the existence of littie or no competition for local service almost guarantees that local companies will engage in cost-shifting that will result in a net increase in residential bills, he said.

Even under a best case scenario — in which rates for non-core services were lowered in an amount equal to the aggregate increases for core services — the distribution of the rate increases and decreases would be highly skewed, hitting hardest those least able to pay, he said.

He calculated that telephone bills for the poorest two-fifths of the population would rise by an average of $2.73, or a total increase of approximately $1.3 billion, while the bills of the richest one-fifth of the population would fall by an average of $4.60, or a total decrease of approximately $1.1 billion.

The phone company request is based on a false premise, that forcing long-distance and other non-core services to bear a cost of maintaining the local network is a "subsidy," Stillman said.

"In fact, the $13 billion that the phone companies claim as a subsidy consists primarily of excess profits, inefficiencies, strategic investments, and mis-allocated costs which could not be recovered in a competitive market," he said.

"All services that use a facility, in this case the loop, should bear a reasonable share of the costs of that shared facility," he added. "The phone companies' proposal would force residential users to bear a disproportionate share of those costs."

Competition Is Key To Protecting Consumers

In their reply comments, the consumer groups urged the FCC not to "alter revenue streams until competition has been established."

"Competition is key to protecting consumers from rate increases at the local level and to ensuring the pass-through of cost reductions in long distance," Stillman said.

In May, CFA and CU also filed comments with the FCC on implementation of the local competition provisions of the act.

Because "residential ratepayers cannot look forward to facilities-based competition on a significant scale in the near to mid-term," the groups urged the FCC to implement "pro-competitive, pro-consumer rules with respect to cost allocation and pricing of network elements and services."

"We must have clear national principles to break down the barriers of local monopoly," Stillman said.

Although the states should determine the precise path to competition, the FCC should establish clear guidelines that will signal a minimum standard for local competition to the states and the industry, he said.

Included in those guidelines should be maximum unbundling of network elements, with incremental costs for all services calculated for the long term on a total service basis, and rules for effective resale of local services.

"Barriers to competition in local telephone service must be eliminated quickly, while restrictions on the local monopoly telephone companies are gradually lifted in response to actual changes in the market," Stillman said.

"If we get to a point a few years hence and have alternative regulation and little competition, the Telecommunications Act of 1996 will have been a failure," he said.

Telecom Bill Tough To Implement, Greene Says

How the Telecommunication Act of 1996 is implemented will determine whether it "will be effective or whether we will be back to where, as a nation, we started from before the AT&T break-up in 1984," said U.S. District Judge Harold H. Greene in a keynote address at CFA's eighth annual consumer utility conference in May.

Judge Greene, who presided over the antitrust lawsuit against AT&T and the consent decree that ended it, expressed general support for congressional action in this area. He also expressed reservations, however, both over certain provisions of the legislation and over the ability of regulators to implement it effectively.

"If the Regional Companies, in addition to retaining their monopoly on local telephone service in their particular regions, will also be permitted to enter long distance service on a significant scale, the American people will pay a heavy price in increased rates, lack of technological progress, and perhaps other detrimental effects," he said.

Greene was particularly critical of the Act's provision which allows the regional telephone companies to enter long distance service, even if no competitor has entered the local market, as long as the particular state commission has approved a statement of the terms and conditions that the company generally offers to provide access and interconnections.

Bill Could Recreate Pre-AT&T Break-up Conditions

This "leaves wide open the possibility that the regional companies may engage in long distance services in their own regions even if no actual competition exists there," the very situation that led to the monopoly abuses that forced the break-up of AT&T, he said.

In addition, he said, the Federal Communications Commission has been given a very elastic standard to enforce in determining whether to approve requests to provide in-region long distance services by regional companies.

"It is axiomatic that, with this kind of elastic standard, much will depend on enforcement by the regulatory officials," he said. While expressing confidence that the present leadership of the FCC "will do better than the Commission performed in the past," Greene noted the FCC "failed miserably in its enforcement obligations" in the years prior to the AT&T break-up.

The FCC and Justice Department have been given a very difficult job, he added. Furthermore, effective regulation will be "both more difficult and more important" under the new law, he said.

This is because "the ambitions of the regional companies are now potentially as wide as the entire field of information gathering and distribution," and because "congressional forces, other political interests, lobbyists, and the various kaleidoscopic segments of the information industry" can all be expected to bring pressure to bear on the agencies, he said.

Ultimately, however, Greene expressed confidence that "the framework the Congress and the president established earlier this year will serve us well so as to permit the further advances in this country in the vital field of telecommunications."

Electric Industry Restructuring Poses New Consumer Challenges

Ronald E. Russell, a partner in the firm of Russell & Russell, P.C. and a former Michigan utility commissioner, discussed similar questions of whether consumers would be victims or beneficiaries in the increasingly competitive electricity markets.

"Tomorrow's utility customer will have to process large amounts and different types of information in the not so distant future. Tomorrow's consumer will have to become somewhat energy literate. Moreover, tomorrow's utility consumer will have to assume more responsibility regarding energy education or rely on the kindness of others," he said.

This does not mean that "retail access and customer choice should be withheld or that competition in the electric industry should be stayed," Russell said. He added, however, that "with the right to choose, comes the right to choose wrong."

That raises difficult questions about the continuing role of government "as it pertains to a sector of our economy who may be at risk of loss of a necessity due to misjudgment, misinformation, or economic status," he said.

Russell concluded by listing 20 "principles, goals, objectives, and expected outcomes for a restructured electric industry," including providing the broadest possible customer choice, providing all customers with an opportunity to share in the benefits of increased competition, ensuring full and fair competition in generation markets, providing universal service, and supporting and furthering the goals of environmental regulation.

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Public Playgrounds Put Children At Risk

A majority of public playgrounds continue to contain dangerous conditions that pose hidden threats to our nation's children, according to a third nationwide survey of playgrounds released in June by CFA and U.S. Public Interest Research Group.

To assist communities and parents to identify and remedy playground hazards, CFA also released a comprehensive model law and a new version of its "Parent Checklist" for playground safety.

"Playgrounds should be places for fun and exercise, not injury and death," said CFA General Counsel Mary Ellen Fise.

The Consumer Product Safety Commission estimates that nearly 150,000 children require hospital emergency treatment each year as a result of injuries sustained on public playground equipment, and an average of 15 children die each year in playground-related incidents.

Fise, who is co-author of the three new playground documents, noted that injury and death rates associated with public playgrounds continue to remain steady. "Many of these deaths and injuries could be prevented if playgrounds — from equipment to surfacing to layout — were designed with safety in mind," she said.

The CFA-U.S. PIRG survey covered 562 playgrounds in 25 states and Washington, D.C., focusing on the hazards that cause the most serious playground injuries — falls, impact with moving swings, entanglement, and head entrapment.

State Groups Release Local Results

The survey was conducted by a number of state PIRGs and other state and local members of CFA, many of which also released their survey results locally.

Massachusetts Public Interest Research Group, for example, released its results in five separate news conferences around the state, said MASSPIRG Consumer Program Director Deirdre Cummings. In addition, the organization sent localized press releases to each of the 35 cities in which playgrounds were surveyed.

Arizona Consumer Council and a representative of the U.S. PIRG field office in Arizona staged a well attended press conference at a playground in Tempe with a mannequin borrowed from the Red Cross, said Arizona Consumer Council President Phyllis Rowe.

"The state and local groups are an invaluable resource, not only in conducting the survey itself, but also in helping to ensure that it gets the widest possible circulation at the local level, where it can do the most good," Fise said.

The following are among the key findings of the survey:

- 85 percent of playgrounds lacked adequate protective surfaces, an improvement from 91 percent in 1994. Protective surfacing under and around all play equipment is the most critical factor on playgrounds, because approximately 75 percent of all injuries are caused by falls.
- Equipment is too high. 61 percent of climbers and 45 percent of slides were at heights above six feet.
- Swings have become safer since 1994. Only 10 percent of swing seats were made of hazardous wood, metal, or other rigid material, down from 26 percent in 1994. In 1996, 56 percent had spacing hazards or too many swings per bay, whereas these hazards were present on 76 percent of the playgrounds in 1994.
- Nearly one-half of the playgrounds surveyed (46 percent) had head entrapment hazards that could lead to strangulation.
- On 47 percent of the playgrounds surveyed, equipment contained gaps, protrusions, and other features that could entangle a child's clothing and result in strangulation.

"While our surveyors across the country noted some improvements, public action by parents and playground operators is critically needed to improve playground safety," said U.S. PIRG Consumer Program Director Ed Mierzwinski.

Updated Model Law Released

To provide a model on which to base reform efforts, CFA also released a new "Report and Model Law on Public Play Equipment and Areas," that contains detailed provisions addressing safety and design for all play equipment and areas, as well as separate requirements specifically intended for play areas and equipment for preschool- and school-age children.

First published in 1992, the new edition contains a detailed cross-comparison with the Consumer Product Safety Commission's voluntary guidelines for public play equipment.

"The CFA model law addresses a significant number of issues not addressed by the CPSC guidelines," said Fise. "It is our hope that CPSC will revise its guidelines and incorporate these additional safety provisions into its handbook."

CFA also encourages state and local jurisdictions to adopt these requirements and use them when purchasing new equipment or when refurbishing, remodeling, or maintaining existing playgrounds.

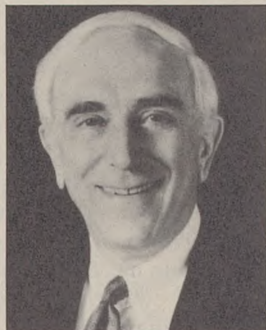
To assist parents, CFA released an updated version of its free publication, "Parent Checklist: How Safe Is Your Local Playground?," which sets out 12 important factors to examine in evaluating the safety of a playground.

To receive a free copy of the parent checklist, send a self-addressed, stamped envelope to: CFA Playground Checklist, P.O. Box 12099, Washington, D.C. 20005-0999.

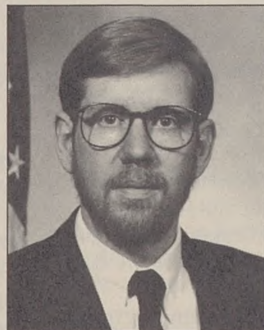
For a copy of the Report and Model Law on Public Play Equipment and Areas, send a check or money order for $30 to Playground Model Law, CFA, 1424 16th Street, N.W., Suite 604, Washington, D.C. 20036.

For a copy of the survey report, send a check or money order for $15 to "Playing It Safe," CFA, 1424 16th Street, N.W., Suite 604, Washington, D.C. 20036.

26th Annual Awards Dinner



Sen. Frank R. Lautenberg



Commissioner David A. Kessler, M.D.

Mark Silbergeld

Diane Rehm

The Consumer Federation of America honored distinguished consumer service at its 26th Annual Awards Dinner in June.

Sen. Frank R. Lautenberg and Commissioner of Food and Drugs David A. Kessler, M.D. received the Philip Hart Public Service Awards.

The Esther Peterson Consumer Service Award was presented to Mark Silbergeld, Co-Director of the Washington Office of Consumers Union.

Diane Rehm, host and Executive Producer of "The Diane Rehm Show" on Washington, D.C.'s WAMU-FM radio station, received the Betty Furness Consumer Media Service Award.

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