

146. Key: B

C = the set of TV watchers who watched CBS over the last year

N = the set of TV watchers who watched NBC over the last year

A = the set of TV watchers who watched ABC over the last year

H = the set of TV watchers who watched HGTV over the last year

The number of TV watchers in the set $C \cup N \cup A$ is $34 + 15 + 10 - 7 - 6 - 5 + 4 = 45$.

Because $C \cup N \cup A$ and H are mutually exclusive, the number of TV watchers in the set $C \cup N \cup A \cup H$ is $45 + 18 = 63$.

The number of TV watchers in the complement of $C \cup N \cup A \cup H$ is thus $100 - 63 = 37$.