

WLVF Gospel 90.3 FM

Quarterly Issues and Program List

Fourth Quarter 2023

Due: 01-10-2024

During the past quarter, the issues shown below have been significant to our community. We ran the following programs to address those issues.

Issue: An employee wanted to display a bible verse on his wall in his office but his employer told him to take it down

Date: 10-02-2023

Program: Legal Alert

Time: 11:45

Duration: 1:30

Summary: If other offices were allowed to display non work related objects then he would be able to display his favorites items

Issue: Can an employee be protected from any concern that would violate his religious beliefs in his workplace

Date: 10-03-22023

Program: Legal Alert

Time: 11:45

Duration: 1:30

Summary: The Supreme Court recently passed a law where a Christian could stand up for his religious beliefs and be protected

Issue: Wanting to keep things simple a pastor of a new church thought he could run church finances through his personal account

Date: 10-04-2023

Program: Legal Alert

Time: 11:45

Duration: 1:30

Summary: CLA says they should keep separate accounts because this could lead to serious consequences and that the CLA would provide resources so as to set up proper financial records

Issue: Difference between a living will and a living trust

Date: 10-07-2023

Program: The Attorney Patrick Smith Show

Time: 8:00 AM

Duration: 50 min

Summary: Living will is essentially an end of life document. Do not prolong a life if no chance of recuperating. Living trust is who gets what in the event of passing or incapacity because of not able to comprehend her assets

Issue: Is it okay to put rare antique vehicles in a trust for protection or liability purposes

Date: 10-07-2023

Program: The Attorney Patrick Smith Show

Time: 8:00 AM

Duration: 50 min

Summary: Base this upon the value or worth of the vehicle and also whether this vehicle is going to be used for daily use or just stored/displayed

Issue: If a federally mandated ordinance is given on a vehicle, should they be responsible for any repairs that may be needed down the road

Date: 10-07-2023

Program: The Attorney Patrick Smith Show

Time: 8:00 AM

Duration: 50 min

Summary: Chances are slim to none that this will happen because usually the owner/driver will be held responsible. Contact your local congressman

Issue: Found an old insurance policy which parent had but never knew about it and called to ask but was told not valid	Date: 10-07-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: Was this a term policy and did it expire but worth looking into. So get a financial advisor to research this	
Issue: Can a Christian business owner regulate offensive clothing in the workplace	Date: 10-05-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: A new employee was wearing a Muslim image on his shirt. Owner could not discriminate against this but could require all employees to wear a uniform to represent his company	
Issue: A church staff member was assigned to handle the IRS paperwork to create a 5013C but was confused	Date: 10-06-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: She called the CLA office for clarification on these matters and was helped. So the church was happy for the help	
Issue: A Christian man had been hired by the US Postal Service but had to work Sundays. So tried to accommodate them by transferring to other locations	Date: 10-07-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Man was subjected to progressive discipline and he had to quit but then sued and won, so now much easier to work with Sundays off	
Issue: A sibling passed away in California and no will can be found but the heir mentioned a holographic will	Date: 10-14-23
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: A holographic will is not valid in Florida unless they meet the standard for wills of the state. So meet with the testator and two witnesses to clarify the terms	
Issue: A landlord wants to evict a certain bad tenant	Date: 10-14-23
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: When standing before a judge, treat with respect and be courteous. Present the case with all proper documentation and/or leases. Let them make the final verdict and be positive however they vote	
Issue: A licensed contractor has been doing a lot repairs from the last storm but another company has fraudulently been using his license to get repair jobs	Date: 10-14-23
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: Having reported this, the other company has been found guilty. Would like to present a civil action against this company but must first get an attorney	

Issue: If a pastor chose to resign and the churches by-laws do not have a plan of succession what needs to be done	Date: 10-16-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Long before a new pastor can be selected the by-laws of the church should already have a succession plan documented on how a new pastor should be chosen	
Issue: A college needs advice because recent mandates have come down about LGBTQ friendly policy about allowing men into girls dormitories & showers	Date: 10-17-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: CLA is currently working on this case because this is an important lawsuit	
Issue: Divorced couple had her name on title but not on the mortgage. The bank said not to take her name off the title because doing a refiling would be a lot more expensive.	Date: 10-21-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: The wife since got remarried but old husband wanted her to sign new paperwork but she refused meaning if old husband died the wife and new husband would get the house. So they now own what is called tenants in common so old husband needs to go back and address this situation.	
Issue: In the state of Florida there is no common law marriage	Date: 10-21-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: In Florida it is called the defensive marriage act. It applies to same sex and man/wife marriage for equal protection act	
Issue: Do the same rules apply to realtors who sell time share property	Date: 10-21-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: You have to be a licensed realtor to sell time share property so same rules apply	
Issue: Should a library be allowed to display obscene material near the children's section	Date: 10-23-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: The state of Missouri has banned libraries from purchasing obscene material and certainly displaying them in view of children	
Issue: Most public schools are keeping private any students using transgender language. They are keeping this information from the parents.	Date: 10-24-23
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: A New Jersey school board took a stand that parents need to be notified when their children were using transgender pronouns at their school without the parents consent, so it is important that parents attend school board meetings and get involved	

Issue: Is there a statute of limitations in regards to child support	Date: 10-28-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: Nothing in Florida law says you can stop paying child support but if child turns 18 years old, only if he requests more but only for another year. Circumstances do change over the years in regards to income so an advisor would need to be brought in to update the contract	
Issue: Do you need to be a licensed real estate agent to sell time shares in the state of Florida	Date: 10-28-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: According to Florida statute #721 section 20 must be a licensed real estate agent to sell time shares	
Issue: A woman was appalled at finding a man changing his clothes in the locker room where she was about to change her clothes	Date: 10-31-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: She called the CLA about this matter and found that she is protected because of her Christian values.	
Issue: A man had recently got a promotion at his job and wanted to put up a Bible verse on his office wall but his employer said that it had to come down	Date: 11-02-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: If other employees could display their non-work related pictures than this man had every right to put up his beliefs	
Issue: Can a camera in a church nursery be counted as a security measure since the church required two people in the nursery even if there was only one child	Date: 11-02-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: It would probably be better to discontinue the nursery than to discontinue the rule of two workers	
Issue: People will not be allowed to drive in the left lane to frustrate drivers in a hurry or speeders	Date: 11-04-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: A bill #258 is pending in the Florida legislature to ticket anyone using the left lane to frustrate speeding drivers in that lane	
Issue: Man is concerned about a living will and trust that was set up to help a third son who was not as successful as his two brothers	Date: 11-04-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: As long as every document was set up lawfully that the man need not worry if the other two sons want to contest the distribution of wealth from the will	

Issue: Business owner is a Christian man and hired a new man who wore a muslim image on his shirt to work.	Date: 11-06-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Business owner was not allowed to discriminate against another man's religion but could make a policy that only company apparel could be worn on the job	
Issue: A longstanding church member decided to run for state assembly and wanted the pastor's endorsement	Date: 11-07-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Churches have to be very cautious about political involvement, they are not allowed to make a political endorsement	
Issue: Church wanted to financially support a Christian mayoral candidate trying to run for office	Date: 11-08-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: IRS code says a church may not financially support any candidate who is running for office	
Issue: Beware of scams. If you have to pay to win you probably did not win.	Date: 11-11-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: So beware especially seniors. You do not win anything if you paid your utility bill six months in a row.	
Issue: If you have a trust can the bank take your house if something was to happen to you	Date: 11-11-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: As long as the property is your homestead property. The property is 100% creditor protected by the Florida state law unless any updates or unpaid taxes were not registered. If the bank is the lender of the money for the mortgage and was not paid then they could take over the house	
Issue: How to legally balance the church music library and the copyright law in America and they wanted to streamline the sheet music	Date: 11-13-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Church had legally purchased a lot of sheet music over the years but to streamline would need permission from each copyright holder so might be more trouble than needed to condense the files	
Issue: Keeping church legal documents up to date with changes in the law is critical these days	Date: 11-14-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Contact CLA or a local attorney to stay on top of these ever changing laws because the church is a lot of times being attacked	

Issue: A grateful pastor wanted to reward some volunteers with gift cards to local restaurants	Date: 11-15-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: According to IRS revenue codes this offer of monetary transfer was strictly forbidden. Of course they could have a luncheon or dinner at the church to thank the volunteers	
Issue: Is your will or estate planning up to date. Never wait till the last days to get all your estate and possessions in order	Date: 11-18-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: Families change with new members added or new possessions. So it is important to keep your family up to date and make any changes necessary so there is no disputes after the fact	
Issue: An ongoing issue of leaking into condos whenever it rains is being ignored by the owners.	Date: 11-18-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: An initial letter from the condo owner is being ignored so the HOA is stepping in and still nothing. So now is the time to get attorneys involved and of course hang onto all your letters to have a paper trial	
Issue: Is there an agency whereby a mother could expedite an adoption rather than having an abortion	Date: 11-17-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Making sure this ministry is legally above board with proper licensing because if not there could be serious consequences	
Issue: If a church should have to dissolve is it legal to disperse its money among all its members to get rid of its accounts	Date: 11-20-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: A non-profit is not allowed to distribute its money just to get rid of the money	
Issue: With the sudden passing of a loved one, no will and separate accounts. How can I receive the amount that is in his bank account.	Date: 11-25-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: After filing appropriate petitions and paying the funeral expenses, it is possible that you could be awarded the sum in the bank account	
Issue: Does a snowbird need to set up an estate plan in Florida if he resides in a northern state	Date: 11-25-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: First he must talk to an attorney from the state he resides in before he can set anything up where he stays only part time	
Issue: Street closure on December 2 for parade	Date: 11-30-2023

Program: Public Service Announcement	Time: 8:00 AM
	Duration: 30 sec
Summary: Announce on Gospel 90.3 that a portion of Hinson Ave will be closed from 4 to 7 pm from US 27 to 6th street due to Christmas parade	
Issue: A cellular company wanted to build towers on a church property because it would be an ideal location for them and they would give the church a large amount of money	Date: 11-21-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Not wanting to lose their tax exempt status as a church they called on the CLA for advice on how to prevent any legal issues from this endeavor	
Issue: What happens when the church by laws have to be completely rewritten	Date: 11-22-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: As bad as the old by-laws appear to be. They had to be voted on for approval so a new document could be rewritten	
Issue: Living trust versus a will	Date: 11-25-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: Probate is defined as a transferring of assets from a deceased person's name to a beneficiary so if you can take the name of the deceased out this will avoid probate so this is where the living trust comes in where the assets will go to the family members	
Issue: Definition of a living will nt to be confused with a living trust	Date: 12-02-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: The living will is a end of life document whereby if someone should become brain dead they do not want to be artificially kept alive just keep me comfortable and let me enter into eternity peacefully	
Issue: Pastor found that his church owned a nearby cemetary even though it had been managed by a local property association	Date: 11-29-23
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: CLA provided documents that showed the cemetary was for members in good standing	
Issue: Do churches need consent forms for using baptismals for children	Date: 11-30-23
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: It is important that churches use consent forms for parents to sign before their children want to be baptised	
Issue: A new pastor noticed in the by laws that allowed each member to spend up to 500 dollars per month for the improvement of the church	Date: 12-01-2023
Program: Legal Alert	Time: 11:45

	Duration: 1:30
Summary: The CLA provided the new pastor with language that would protect the finances of the church from being abused	
Issue: A divorce settlement has to be altered because of a serious health concern that has changed the financial situation of one party	Date: 12-09-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: As long as the two names are on the mortgage a new settlement can be changed. Find an attorney to make this affordable to both parties	
Issue: Older couple does want to do a will. Feels confident that by having both names on every account should be valid enough.	Date: 12-09-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: By not having a will, suppose the couple dies in some kind of accident and now what will happen to the estate	
Issue: A pastor was in need of a new truck and one became available at a good price so the church purchased it and put the pastor's name on the title	Date: 12-06-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Church contacted CLA to make sure any taxes were covered for the purchase but since truck was put in pastor's name any taxes owed on it would have to be paid	
Issue: Is a power of attorney document covered over state lines	Date: 12-08-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Create documents specific to the state of his residence	
Issue: Christian's are being fired from their jobs for their religious beliefs	Date: 12-12-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: If you truly believe that you were fired for your religious beliefs then you can file a complaint of religious discrimination with the equal employment opportunity commission even without an attorney	
Issue: Seems to be more and more intrusion in the lives of local politicians so many are deciding to resign or not run	Date: 12-16-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM
	Duration: 50 min
Summary: If you do not want your lives made public then maybe you should not run for office and unfortunately many are already dropping out because these people are not doing this for the money but because they feel it is their civic duty	
Issue: Should these politicians have an umbrella policy for protection	Date: 12-16-2023
Program: The Attorney Patrick Smith Show	Time: 8:00 AM

	Duration: 50 min
Summary: These umbrella policies should protect them from any litigation action if they were libel for something but not be beneficial in governing	
Issue: Is there a difference between paper records and electronic records	Date: 12-18-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Paper and/or electronic records should retained for the same amount of time plus the church needs to have a written policy concerning record retention and no records should be destroyed if it is part of a pending litigation	
Issue: How much is the actual donation to a ministry if it given through an app	Date: 12-19-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: Sometimes there is an app fee so if you are tithing thru the app the records should show the gross amount which include the app fee	
Issue: Can a church help legally with repair jobs on members homes who otherwise cannot afford to hire a professional	Date: 12-20-2023
Program: Legal Alert	Time: 11:45
	Duration: 1:30
Summary: A liability release form should be signed by both parties to insure safety and quality of work done to protect both parties	