

July 1, 2013

Quarterly Problems and Needs List
WLPR AM, Prichard - Mobile, Alabama
Goforth Media, Inc.

Goforth Media, Inc., licensee of radio station WLPR AM in Prichard, AL has found the following problems and needs of particular concern to members of our listening area:

1. Is "Retire" a Real Word?
2. Army National Guard Support
3. Job Fair at Mobile Civic Center Expo Hall
4. Saving Money
5. Mobile Works Offers New Training Scholarships
6. Alabama Broadcasters Association – "Foreclosure"
7. Unemployment Benefits To Be Cut For Some
8. Weather and Community Events

Title: My Money Life

Date: Tuesday, May 28th, 2013

Time: 7:30 AM, 9:45 AM, 1:30 PM & 3:45 PM

Duration: 2 Minutes

Problem # 1: *Is "Retire" a Real word?*

There are great forces at work that are wiping out the American dream of retirement.

Those forces have created a "perfect storm" that's forcing all of us, no matter how old we are, to re-think the concept of retirement.

First, with medical advances, we're living longer. Once upon a time, we didn't have to plan past age 72. Now, people are living longer on average, requiring more retirement savings.

Next, Baby Boomers are reaching retirement age, putting the Social Security system and Medicare in peril of going broke.

Also, the golden age of pensions is gone. With higher taxes, companies can't afford pensions for their employees. Even IBM has abandoned them. Workers today are on their own with their 401(k)s.

And finally, the Great Recession wiped out untold billions in home equity and retirement investments that we're only now recovering.

According to Investopedia, all of this has taken a toll on our image of retirement. A recent study showed that:

- * 40% of us have resigned ourselves to working longer and retiring later.
- * 39% will work until at least age 70 or longer.
- * And 54% will do some type of work even after retiring.

So, what should we do about all this? Well, first of all, as believers, we must realize that the idea of retiring into luxury isn't biblical. That's not why we work. We work to honor God. The Bible does tell us, however, that we should save during good times and that we're foolish if we don't.

Proverbs 21:20 says, "*Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.*"

So there's nothing wrong with continuing to work past the traditional retirement age, and certainly nothing wrong with saving for a time when age or health issues prevent us from being productive.

Title: Real Life

Date: April 1st, 2013 – June 30th, 2013

Time: Affidavit Attached

Duration: 30 Seconds

Problem # 2: *Army National Guard Support*

The demand for Army National Guard support here at home remains high. The hours of service Guard members have spent performing rescue and recovery and other duties increased by almost 60% in 2008. This year, the Alabama Army National Guard will help our communities deal with floods, fires, hurricanes, tornadoes and other emergency situations.

No one serves our hometowns like the men and women of the Alabama Army National Guard.

This year, the National Guard is launching Real Life, a new campaign consisting of five radio spots. They are inspired by and speak directly to today's media savvy youth. Four of the spots highlight the National Guard's domestic mission as well as the benefits and experience that come with being a Citizen-Soldier. The fifth spot is directed at parents, teachers and counselors and addresses some of the concerns these influencers typically have.

Title: *WKRG TV-5 News*

Date: Tuesday, April 9th, 2013

Time: 9:40 AM

Duration: 1 Minute

Problem # 3: *Job Fair at Mobile Civic Center Expo Hall*

South Alabama Regional Planning Commission is hosting its 15th Annual Business Expo & Jobs Fair.

It will be held at the Mobile Civic Center Expo Hall on, April 25, 2013, from 9:00 a.m. - 2:00 p.m. The admission and parking is free to the public.

The event is free. There will be more than 75 businesses and organizations to discuss job opportunities and receive resumes.

In addition to accepting resumes, businesses will have the opportunity to showcase and market their products and services.

Veterans and military spouses are encouraged to attend.

For more information call (251) 652-0585 or (251) 433-6541 or visit their website at www.sarpc.org

Title: My Money Life

Date: Tuesday, April 30th, 2013

Time: 6:15 AM, 7:30 AM, 11:45 AM & 3:45 PM

Duration: 2 Minutes

Problem # 4: *Saving Money*

Did you know there are some basic rules for saving money when you buy something?

A lot of us don't know those rules, so we miss out on ways to save. Here are some of them from "Money Talks" News:

* Use your imagination, not your money. Got a date? Try a picnic instead of a restaurant. Meeting friends at the mall? Have them over instead. Don't buy cards and gifts, make them.

* If it breaks, fix it. Don't throw it away. Sometimes, with a few simple tools and a little know-how, you can fix anything from hole in the wall to a washing machine. Check the library for repair books or go online.

* peaking of the Internet, use it for comparison shopping. Check out PriceBlink, a browser add-on that automatically checks for lower prices and coupons on just about anything.

* Forget about "deal" websites. All they do is fill your in-box with tantalizing impulse buys. When you really need something, then and only then search for the best price and buy it.

* And finally, sell something before you buy. This is huge. If there's something you want, get rid of something you don't want first. Your garage, basement or closets are probably crammed with stuff you don't need, so sell something on Craigslist or eBay before you buy anything else. By that time, you'll probably forget about the new item, and that'll really save you money.

So, there are 5 more rules for saving. I know, we're all busy, rushing around, trying to get things done, but if you take a minute to follow the rules, a lot of times you really can get a better deal.

And for more great ways to save, get on a budget and organize your finances, check out our MoneyLife Mentoring program at Crown.org.

And while you're there, make sure to get our Freebie of the Week, "5 Ways to Control Spending." Download it for free at Crown.org.

Title: *WKRG-TV5 News*

Date: Monday, April 8th, 2013

Time: 9:40 AM

Duration: 1 Minute

Problem # 5: *Mobile Works Offers New Training Scholarships*

Alabama's Career Center is always busy with people on the hunt for their next employment opportunity. Chad Wiley is one of them.

After being let go from his previous job of 16 years at McGriff Treading Company, he hopes the very company that put him out of a job, could be his saving grace.

Wiley was accepted to start Bishop State Community College this summer, majoring in electronic technology.

The good news is, a large chunk of his education will be paid for thanks a new scholarship program.

"What we have is dislocated worker funding. Basically it's training scholarships for people who have been laid off through no fault of their own, or maybe they were downsized or their company closed and relocated, and basically we provide job seekers with skilled training and we can pay up to two years or up to 10 thousand dollars for them to get that skills training and then they can apply for jobs locally," said Pamela Ware, the Director of Marketing for Mobile Works.

She says there are no income requirements for the scholarship and it's great for those who have been laid off and want to try a totally different career field.

Here's a look at the skills training available for the scholarship: aviation, welding, auto body work, carpentry, civil engineering, diesel mechanic, electrical engineering, masonry, nursing, plumbing, surgical technician and truck driving.

And whether you were laid off or not, if you are looking for a job, mark your calendar April 25th. The South Alabama Regional Planning Commission Expo and Jobs Fair will be held at the Mobile Civic Center Expo Hall, from 9am – 2pm. Admission is free. For more information visit sarpc.org or call 251-652-0585 or 251-433-6541.

Title: *Foreclosure*

Date: April 1st, 2013 – June 30th, 2013

Time: Affidavit Attached

Duration: 30 Seconds

Problem # 6: *Current Housing and Economic Crisis - "Foreclosure"*

The Alabama State Bar Association has developed a program to assist Alabama homeowners facing foreclosure during the current housing/economic crisis. The campaign is called "Foreclosure."

The thirty second radio spot directs listeners to a number (800-393-2333) and website where they can get free legal advice from Alabama State Bar members about home foreclosure.

Title: *WKRG-TV5 News*

Date: Thursday, April 4th, 2013

Time: 9:40 AM

Duration: 1 Minute

Problem # 7: *Unemployment Benefits To Be Cut For Some*

Alabama Department of Labor Commissioner Tom Surtees announced today that Alabamians receiving Emergency Unemployment Compensation (EUC) benefits can expect to see a 12.8% reduction in benefits for weeks beginning April 28 through September 30. The cuts are due to mandated federal budget cuts, known as sequestration.

In most cases, Alabamians receiving regular unemployment compensation benefits, or those who have been unemployed for 26 weeks or less, will not be impacted by the cuts. This is because the State of Alabama is responsible for paying claims for up to the first 26 weeks with unemployment insurance taxes collected from employers. The federal government pays claims for benefits in excess of 26 weeks.

The dollar amount of the reduction could vary for each claimant, as the reduction will be calculated based on the claimant's maximum benefit amount (MBA) and weekly benefit amount (WBA), both of which will have to be adjusted to reflect the cuts.

Taxes and other deductions will be applied to the new WBA. All EUC claimants will receive notification of their new monetary determinations by mail.

ADOL estimates that approximately 16,500 Alabamians are currently receiving federal EUC benefits.

Title: *Weather & Community Events*

Date: Daily

Time: Randomly and Frequently

Duration: 30 seconds

WLPR-AM airs local weather and Community Events for our listening area all throughout the day.