

January 1, 2018

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 issues and needs of particular concern to members of our listening area:

1. Adoption and Foster Care Programs
2. Managing Student Loan Debt
3. Statistics Show Sharp Increase In Flu Activity
4. Wireless Home Networks Are Vulnerable To Attack
5. Borrowing For Home Repairs
6. Scam Alert: Be Careful of Fake Revenue Workers in Mobile County
7. Weather and Community Events

Title: Open Your Heart, Open Your Home

Date: October 1st, 2017 – December 31st, 2017

Time: Affidavit Attached

Duration: 30 Seconds

Problem # 1: *Adoption and Foster Care Programs*

Alabama Department of Human Resources issued two new :30 radio spots under an existing campaign titled "Open Your Heart, Open Your Home." These new spots feature former University of Alabama star running back Bobby Humphrey and Auburn University Athletic Director Jay Jacobs.

Title: My Money Life

Date: Thursday, November 9th, 2017

Time: 12:16 AM, 3:46 AM, 11:16 AM, & 5:16 PM

Duration: 2 Minutes

Problem # 2: *Managing Student Loan Debt*

Are you considering a student loan for a college education? Think again!

According to the Pew Research Center, Americans with student loan debt lag behind in wealth accumulation, home ownership, and general economic well-being. They struggle to tithe, support charities, or live out the generosity to which God is calling them.

Listen to the implications and likely differences of going to school with or without borrowing...

Those who financed their education by borrowing money are likely to have twice the amount of overall debt, including car loans and credit card balances.

They owe the equivalent of two years of income on their loans, and are less satisfied with their personal financial situation than those who did not borrow. They're even less likely to say their education has paid off!

But, those with no student debt have the highest net worth – 7 times more than those who are carrying debt.

Clearly, we need to rethink how we are funding college educations!

The solution?

If you owe money now, get a plan, work hard, make sacrifices and enjoy life on a budget. Get in the habit of givingeven if it's just a little! Avoid any situations where you'll be tempted to spend more than you should. Use cash. Remember the tortoise and the hare? Steady plodding brings prosperity.

If you're preparing to send a child to college, do all that you can to help them avoid the bondage of student debt. Living at home, attending community college, working part-time and seeking scholarships are ways to lower the expenses. The opportunities are great, but we need wisdom to be good stewards!

Title: WKRG-TV5 News

Date: Wednesday, December 27th, 2017

Time: 4:46 PM

Duration: 1 Minute

Problem # 3: *Statistics Show Sharp Increase In Flu Activity*

23 states are considered to have widespread influenza activity, according to the Centers for Disease Control and Prevention. Mississippi and Alabama are included in those states reporting above average flu activity. The CDC reports there are nearly 8,000 confirmed cases of the flu nationwide.

The Alabama Department of Public Health reports Mobile County has not yet reported an above average number of flu cases. However, Mobile County Health Department officials say that could change in the coming weeks.

While the nation is seeing a sharp increase in flu activity, health experts warn this year's flu vaccine could be as little as 10 percent effective. Regardless, Health Department officials are still encouraging you to get the flu shot.

Title: The Daily Consumer Radio Newscast

Date: Wednesday, October 18th, 2017

Time: 6:16 AM, 12:16 PM & 6:16 PM

Duration: 1 Minute

Problem # 4: *Wireless Home Networks Are Vulnerable To Attack*

If you have a wireless network at home, chances are it's vulnerable to a hack. A Belgian security expert says the industry standard W-P-A-2 encryption used by most home networks can be broken, as long as the hacker is within Wi-Fi range. Patches are available.

Title: My Money Life

Date: Monday November 13th, 2017

Time: 12:16 AM, 3:46 AM, 11:16 AM, & 5:16 PM

Duration: 2 Minutes

Problem # 5: *Borrowing For Home Repairs*

Have you ever decided to fix something at your house and then end up making 6 trips to Home Depot or Lowes to complete the job?

Thanks to Fixer Upper and HGTV, a lot of people are renovating their homes. Some are making updates to their own homes, while others are trying to flip an investment property with hopes of making a profit.

A study this year revealed that 29% of them plan to pay for those renovations with a credit card.

But when using this method of payment, you need to make sure you have the cash to pay the bill when it's due. The interest charged on an outstanding credit card balance is far greater than a traditional loan.

Also, seek the opinion of a trusted appraiser or realtor who'll offer unbiased advice on adding true value to your property.

Then prepare a realistic budget and develop a plan. Prioritize each item and figure the total expense.

Like it says in Luke 14, For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?"

Calculate a realistic timeframe to complete each project without overloading your family.

Multiple websites reveal the best months to find deals on particular items. And be sure to check out 'scratch and dent' discounts on appliances.

Avoid unnecessary spending during this time so you can pay off the balance when due.

And remember, credit cards have significantly higher interest rates than other loan options. So, only use them if you have the ability to pay them on time and the willpower not to overspend.

That will not only save you money, but should reduce the number of trips to Home Depot as well!

Title: *WKRG-TV5 News*

Date: Tuesday, October 24th, 2017

Time: 4:46 PM

Duration: 1 Minute

Problem # 6: *Scam Alert: Be Aware of Fake Revenue Workers in Mobile County*

The Mobile County Sheriff's Office is warning everyone about a possible scam in which people may pretend to be with the Revenue Commission in order to collect money from victims.

The sheriff's office shared a message from someone who lives in the Irvington area who says someone showed up at their house and tried to convince them that they owed taxes.

The Revenue Commission does not send people out to collect money in person like this.

The man was carrying a clipboard with official looking documents, and he was driving a white truck that looked like a city vehicle, according to the post.

The person who posted the message says the tax office told them it had received multiple complaints of this happening in the area.

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.