

April 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. Making Your Income Last All Month
3. Alabama Offers Free Flu Clinic Across The State
4. Mortgage Rates Are On The Rise
5. Last Free Flu Clinic In Baldwin County
6. Tackling Debt In 2018
7. Scam Buster: Power Company Threatening To Cut Power
8. Weather and Community Events

Title: Open Your Heart, Open Your Home

Date: January 1st, 2018 – March 31st, 2018

Time: 2 times per day everyday

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: Wednesday, January 24th, 2018

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

Duration: 2 Minutes

Problem # 2: *Making Your Income Last All Month*

Running out of money before the end of the month? Don't worry!
We've got a solution!

If you're living from paycheck to paycheck you're in bondage. The sad thing is, you may have never lived differently. Or you may have tasted freedom, but difficult circumstances have you in a temporary bind.

The cost of student debt, expensive housing, auto loans, and consumer debt is forcing many to juggle two or more jobs. The Labor Department reports that 7.7 million workers held more than one job in December of 2017 compared to 7.6 million in 2016.

A single job does not provide enough income for many. Some work multiple part-time jobs, while others prefer the flexibility of being "free agents" rather than holding traditional jobs.

If you're one of the millions who need extra cash, consider these side jobs to supplement your income. Think about what you are uniquely capable of doing and what skills you have that can help you earn extra money. I have a full list of money making ideas on our blog at crown.org

Maybe you have graphic design, photography or calligraphy skills.

Do you love kids? Babysit or nanny. Or can you sew and do alterations, cook, shop, clean or organize for those who don't have the time or ability. Tutor, teach at home or online, start an exercise class, boot camp, or personal training. If you garden, sell your flowers or produce to neighbors or restaurants. Whatever you do, offer discounts for referrals or social media advertising.

And remember, whatever you do, "work heartily, as for the Lord, and not for men", giving thanks for every opportunity He provides. So, you can experience true financial freedom!

Title: WKRG-TV5 News

Date: Wednesday, January 24th, 2018

Time: 4:46 PM & 5:46 PM

Duration: 1 Minute

Problem # 3: *Alabama Offers Free Flu Clinics Across The State*

Free Alabama flu clinics - The State of Alabama is fighting the outbreak by opening free flu clinics across the state. Thursday they will open clinics in Conecuh County in Evergreen from 8:00 AM to 4:00 PM. In Atmore in Escambia County there will also be a clinic from 8:30 AM to 4:00 PM. Then on Friday they will have clinics in Baldwin County in Robertsdale and in Choctaw County in Butler.

Title: The Daily Consumer Radio Newscast

Date: Wednesday, February 14th, 2018

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

Duration: 1 Minute

Problem # 4: *Mortgage Rates Are On The Rise*

Mortgage rates are on the rise, increasing the monthly payments for new homebuyers. The average rate on a 30-year fixed mortgage is 4.31 percent, a small increase over the last week. A month ago, the average rate on a 30-year fixed mortgage was significantly lower, at 3.96 percent.

Title: WKRG TV-5 News

Date: Tuesday, January 30th, 2018

Time: 6:46 AM, 7:46 AM & 8:46 AM

Duration: 1 Minute

Problem # 5: *Last Free Flu Clinic in Baldwin County*

It's the last day to get a free flu shot in southwest Alabama. Members of the Baldwin County Health Department are holding their final flu clinic today. The clinic runs from 9:30 am to Noon and 1 to 3:30 pm at their location in Robertsdale at 23280 Gilbert Dr.

Turnout at these clinics has been steady. Dr. Karen Landers with the Alabama Department of Public Health says, as of Monday, Baldwin County administered 202 free flu shots and had a total of 359 for the season.

Title: My Money Life

Date: Monday, January 22nd, 2018

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

Duration: 2 Minutes

Problem # 6: *Tackling Debt In 2018*

Are you familiar with the saying, "Christmas is the season when you buy this year's gifts with next year's money."? It's an unfortunate truth for many whose credit card bills are coming due right now.

If your bills are stacking up, here's what you do! Face the facts... take responsibility... and pay them off.

How? Well, I advise you to prioritize them and systematically tackle them so that you can manage your income in better ways this year.

Discipline yourself not to use any credit cards right now.

Know the due date of your bills. It should appear at the top of your statement, or if you've created an online account, login to verify your next payment due date. You can schedule a payment for the future or make an immediate payment to avoid any late penalties. I recommend paying before it's due when possible.

Also, make a list of payment due dates and set a reminder in your phone so you won't forget to pay your bill each month.

Apply all extra income, like raises, bonuses, gifts, and tax returns to the highest-interest card first. The sooner you pay off the balance, the better.

If you already pay off your balance every month then you don't have a problem. If not, then pay what you can as far ahead of the due date as possible.

Even installments throughout the month can help. Your interest charge is usually calculated on the average daily balance – which is lowered when you pay ahead. Plus, early payments can improve your credit score.

If you're burdened with debt, then you understand why the Bible says "*The borrower is slave of the lender.*" Don't give up hope. You can do this with God's help – and some sacrifices on your part.

In fact, now is a great time to start a budget. And.... to save ahead for next Christmas!

Title: WKRG-TV5 News

Date: Monday, January 8th, 2018

Time: 4:46 PM & 5:46 PM

Duration: 1 Minute

Problem # 7: *Scam Buster: Power Company Threatening To Cut Power*

When you get a call and the person tells you you're late on a payment and they're going to shut off your power—that's a scam. And it's hit Mobile pretty hard lately.

"The scammers are posing as Alabama Power employees," says Beth Thomas with Alabama Power.

It's all a ruse to get your credit card information. But remember:

"Alabama Power will never call you on the telephone and ask for an immediate payment," says Thomas.

They know we've had bone-chilling weather lately. And the thought of being left in the cold makes the scam all the more believable.

If you get a call like this, hang up—no matter how threatening the caller makes it sound. If you have any questions about your payments, call the number on you power bill.

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.