

October 1, 2016

Quarterly Problems and Needs List  
WBHY FM, Mobile, Alabama  
Goforth Media, Inc.

Goforth Media, Inc., licensee of radio station WBHY FM in Mobile, AL has found the following issues and needs of particular concern to members of our listening area:

1. Army National Guard Support
2. Medicaid Ending Payment Boost For Primary Care Doctors
3. Teaching Children Basic Financial Values
4. Ready Alabama Talks Storm Preparedness
5. Alabama State Bar Association – “Foreclosure”
6. Scambuster: Can You Tell If A Car Has Flood Damage?
7. Traffic & Weather Reports

Title: *Real Life*

Date: July 1<sup>st</sup>, 2016 – September 30<sup>th</sup>, 2016

Time: Affidavit Attached

Duration: 30 Seconds

Problem # 1: *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: Wednesday, July 6<sup>th</sup>, 2016

Time: 6:58 AM, 7:58 AM, 3:58 PM, & 5:00 PM

Duration: 1 Minute

Problem # 2: *Medicaid Ending Payment Boost For Primary Care Doctors*

Alabama's Medicaid program has announced its first major cut due to budget cuts.

The Medicaid Agency announced Wednesday that it would end enhanced reimbursement payments for primary care doctors beginning Aug. 1.

Medicaid Commissioner Stephanie Azar said it was a "difficult, but necessary cut due to the budget crisis the Medicaid Agency is facing."

The "primary care bump" put some Medicaid primary care reimbursement rates on par with Medicare rates. It was designed to get more doctors to serve Medicaid patients.

Alabama lawmakers this spring approved a budget that was \$85 million short of what Gov. Robert Bentley said was needed to fund the state's Medicaid program.

The payment cuts are expected to save \$14.7 million.

Agency officials have said additional cuts are expected.

Title: *My Money Life*

Date: Monday, August 29<sup>th</sup>, 2016

Time: 5:30 AM, 4:20 PM, & 8:50 PM

Duration: 2 Minutes

Problem # 3: *Teaching Children Basic Financial Values*

Why do families experience more problems during economic downturns? The truth is, they don't. They simply suffer more symptoms. With rare exceptions, the problems they experience began years earlier perhaps even in childhood. Many of the symptoms they experience are business failures, bankruptcies, divorce, or having to work multiple jobs. But, they're still back to the problems of ignoring God's word. Parents who failed to instill basic values in their children or those who model a life of mishandling money, actually teach false attitudes about it and pass it on to their kids.

For example: Borrowing. In the Psalms it says "The wicked borrows but does not pay back but the righteous is generous and gives." Christians ought to repay what's owed. And Children should be taught to save for their needs. Not to borrow to get them.

In regards to saving, the Proverb says: "Precious treasure and oils are in a wise man's dwelling, but a foolish man devours it."

In regard to hasty decisions, we learn from the bible that plans of the diligent leads surely to abundance. Everyone who is hasty comes only to poverty.

Children should clearly understand that a firm financial foundation is built by taking small steps over a long period of time. One of the best disciplines a parent can teach a child is to work towards a goal.

In Proverbs we learn about budgeting: "Poverty and disgrace comes to him who ignores instruction but whoever heeds reproof is honored." Overspending should be discouraged in Christian homes so our children won't even consider it a possibility in their own lives.

More information is available at [www.Crown.org](http://www.Crown.org)

Title: WKRG-TV5 News

Date: Monday, August 29<sup>th</sup>, 2016

Time: 6:58 AM, 7:58 AM, 3:58 PM, & 5:00 PM

Duration: 1 Minute

Problem # 4: *Ready Alabama Talks Storm Preparedness*

Ashley Tiedt, a spokesman for the Ready Alabama Campaign, was in Mobile going over the proper supplies and looking at the proper steps for disaster prep.

It's been so long since a major storm hit our area there is a fear that people are becoming complacent about tropical weather.

"A lot of times people think, oh we've talked about this before it's not a big deal," Tiedt said, "Really and truly when was the last time you and your family talked about your communication plan? When was the last time you talked about your disaster plan?"

She says it all starts with a big Tupperware tub that can protect your stuff in the event of flooding.

Ready Alabama will be pushing several events through September for National Disaster Preparedness Month.

More information can be found on Ready Alabama's website at [www.ReadyAlabama.gov](http://www.ReadyAlabama.gov).

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Title: *Foreclosure*

Date: July 1<sup>st</sup>, 2016 – September 30<sup>th</sup>, 2016

Time: Affidavit Attached

Duration: 30 Seconds

Problem # 5: *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 TV-5 News

Date: Thursday, August 18<sup>th</sup>, 2016

Time: 6:58 AM, 7:58 AM, 3:58 PM, & 5:00 PM

Duration: 1 Minute

Problem # 6: *Scambuster: Can You Tell If A Car Has Flood Damage?*

Following a natural disaster, if you're in the market for a used car—beware! There's a chance that car may have flood damage.

We've seen massive flooding in Louisiana, but cars caught in the flood waters could be sold to car lots in Alabama, Florida, Tennessee or Indiana. But there are ways to tell if a car has water damage.

The first thing you want to look at is the car fax. The car fax should tell you if the car is "Salvage" or a "Flood" vehicle. And according to Alabama Code, it is a crime if you do not disclose if a car has been in a flood. You should also physically inspect the car.

In the wheel well in the trunk where the spare tire is, take a look and see if you see any rust or any carpet that's been damaged. You can usually tell if there's kind of a moldy smell.

Also, look under the hood at exposed hardware to see if it's rusting. Flood damage can affect the electronic wiring in a car and affect the mechanical system. However, it can take months or even years before you see signs of damage.

In addition to checking things out yourself, you can also have a mechanic take a look at the car. Bottom line is, if you suspect anything, trust your gut and just walk away.

Title: *Traffic & Weather Reports*

Date: Daily

Time: Randomly and Frequently

Duration: 30 seconds

WBHY-FM airs local weather for our listening area all throughout the day. Also, during drive-time hours and various other times of the day, WBHY-FM does traffic reports to assist in the prevention of traffic problems to help make our roads and community a safer place.