

July 1, 2018

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. Adoption and Foster Care Programs
2. Gaming Disorder
3. Paying Off Student Loans
4. Suicide Contagion
5. Too Few Women
6. Stop Enabling Your Children
7. Traffic & Weather Reports

Title: Open Your Heart, Open Your Home

Date: April 1st, 2018 – June 30th, 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: The Point

Date: Wednesday, June 27th, 2018

Time: 8:15 AM & 1:20 PM

Duration: 1 Minute

Problem # 2: *Gaming Disorder*

What many parents suspected is now official.

According to the World Health Organization there is such a thing called “gaming disorder,” and it is a mental health condition. Symptoms include prioritizing gaming over other activities, sleep problems, diet problems and relationship problems, and not being able to stop gaming even when you realize you have these problems.

Parents, of course, have known this for a long time, and my guess is many are even diagnosing their kids as we speak. Officials warn only specialists can identify these clinical benchmarks—I don’t buy that at all. Many kids, and extended adolescent adults, are using gaming to escape from reality. I see it from teenagers to grown men.

And it’s not just the kinds of games kids play, but the amount of time they spend playing and what they’re not doing because of the games they are playing. Of course, we’ll have to put down our own devices if we’re going to lead them to better things.

Title: *My Money Life*

Date: Monday, May 28th, 2018

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

Duration: 2 Minutes

Problem # 3: *Paying Off Student Loans*

Student loans have reached the 1.4 trillion-dollar mark. It's a debt that can set young adults back financially for decades.

Many of our listeners or their children are burdened with student loan debt. The key to paying it off quickly is to live frugally. I'm going to offer you some practical tips that require diligent planning and some sacrificing today to experience freedom tomorrow. Ready? Let's go!

First, determine when you want to have those loans paid off. Is it a year from graduation? Before your wedding? Christmas 2020? Unless you set a goal, you'll be paying a long time and delaying financial progress. Set a payoff date and aim for it!

Choosing to live at home or with a relative in exchange for labor can save you thousands of dollars upon graduation from college. I know several families who have allowed their adult children to live at home while working professionally with the intention of paying off their debt.

If that's not possible, find like-minded roommates with whom you can share living expenses. If your friends eat at the nicest restaurants, buy the nicest things, and drive the nicest cars, you'll be tempted to spend the same way. You need friends who will support your frugality.

Avoid materialism and the need to have the newest and best. Choose to stay off social media so you can avoid ads and the comparison trap. Set boundaries and challenge yourself for delaying purchases.

Skip the little things – they add up. Your morning Starbucks run is only \$5 but a year of that is \$1825. Make your own coffee! Skip the movie theatre, borrow DVDs, or use the library. Always make a list before you go grocery shopping, and never go when you're hungry!

Title: The Point

Date: Wednesday, June 13th, 2018

Time: 8:15 AM & 1:20 PM

Duration: 1 Minute

Problem # 4: *Suicide Contagion*

It's called "suicide contagion."

Last week, two celebrities- fashion designer Kate Spade and chef Anthony Bourdain – took their own lives. It's not unusual for suicides to inspire other suicides, though it's not clear that took place here. Mental health experts call the phenomenon a "suicide contagion." We saw it in the wake of Robin Williams' suicide in 2014, and even in high schools here in Colorado Springs.

According to John Draper with the National Suicide Prevention Lifeline, "What creates a contagion effect is when the media focus mostly on the suicide and the way the person killed themselves." But the media can also help stop suicide contagion by telling stories of those who've coped with suicidal thoughts.

The Church has an even bigger role: we must begin to talk about mental illness and the suicide epidemic.

Title: The Point

Date: Friday, April 27th, 2018

Time: 8:15 PM, & 1:20 PM

Duration: 1 Minute

Problem # 5: *Too Few Women*

This is called missing the forest for the trees.

“Nothing like this has happened before in human history,” the Washington Post recently proclaimed: “too many men.”

“Men outnumber women by 70 million in China and India,” and it’s a societal catastrophe. Loneliness, imbalanced labor markets, increases in violent crime, trafficking, and prostitution. The consequences reach into Asia and distort the economies of Europe and the Americas.

The Post says the cause of the gender imbalance is “a combination of cultural preferences, government decree and modern medical technology.”

No. The real culprit, which the 5,300-word article only mentions once: gender-selective abortion.

The problem isn’t too many men. It’s that unborn women are the victims of Chinese government policy and Indian cultural norms.

Changing the bias against girls will require a culture-wide change.

Title: *My Money Life*

Date: Monday, June 18th, 2018

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

Duration: 2 Minutes

Problem # 6: *Stop Enabling Your Children*

If your adult children come to you for money, you may be contributing to a crisis in America! That's right, a crisis! If you want to help your kids, stop enabling them. Parents are covering a lot of their grown kids' expenses and many young adults are living at home longer to save money, but the financial strain is affecting parents.

More than half of millennials and a third of Gen Xers have borrowed money from their parents at some point in the past year. Some on a monthly basis, others on a weekly or daily basis!

Parents are still paying phone bills for almost half of the millennials surveyed and a fourth of Gen Xers! In addition, they're helping with utilities, car payments, mortgage or rent, childcare and major purchases.

If your grown children consistently ask to borrow money, there's a problem. Spend time helping them determine what prevents them from paying their bills. Is it their lifestyle, spending traps, or financial illiteracy?

They need help – not enabling. You may have to have the tough conversation and lovingly help them gain financial independence. Walk them through how to make a budget using only their paycheck, none of yours. Include plans to give, save, and spend. It may be beneficial for them to attend a financial class or join a small group for added accountability.

40% of Americans have less than \$10,000 saved for retirement. And a Fidelity survey revealed that half aren't even saving enough to be able to cover basic necessities during retirement. It's possible that the strain of helping your children is jeopardizing your retirement planning. By educating your children, both of you can prepare for the future.

As Solomon said, "Whoever disregards discipline comes to poverty and shame, but whoever heeds correction is honored." (Proverbs 13:18)

Title: *Traffic & Weather Reports*

Date: Daily

Time: Randomly and Frequently

Duration: 30 seconds & 60 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.