

April 1, 2012

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

1. Army National Guard Support
2. Questions Of Money
3. Free Tax Help
4. Job Fair In Prichard, AL
5. Computer Scams
6. Alabama State Bar Association – “Foreclosure”
7. Health Tips For The New Year
8. Mobile BayBears Holding Job Fair
9. Moving Your I-R-A Money
10. Traffic & Weather Reports

Title: *Real Life*

Date: January 1<sup>st</sup>, 2012 – March 31<sup>st</sup>, 2012

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: Consumer Reports

Date: Friday, January 6<sup>th</sup>, 2012

Time: 5:00 AM, 10:50 AM & 6:50 PM

Duration: 1 minute and 30 seconds

Problem # 2: *Questions Of Money*

***You're planning to retire in twenty years. Most of your investments are in stocks now, but you're wondering should that change?***

A simple guide for pre-retirement asset allocation is to subtract your age from one-hundred-ten, and put that percentage in stocks. Put the rest in bonds and a money-market fund. The stock percentage would then decrease as you get older. If you're very risk-averse, you can use a more conservative allocation. But that could lower your returns.

Your retirement-plan sponsor might have a guide to help you figure out what your allocation should be.

You can also leave asset allocation to professionals by buying target-date funds which adjust your investments based on your anticipated retirement year.

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***You were told recently you needed to purchase very expensive rental-car insurance because your auto policy and credit card wouldn't cover loss of use costs in case of an accident. Is this true?***

If you return a car with damage, loss of use is the daily fee charged by the rental agency while the car is out of service for repair. We don't advise buying it unless you're not covered elsewhere. Ask your insurer if your auto policy covers loss of use. Also check to see what insurance benefits you have with your credit card. The coverage can vary by the issuer and type of card. So, if one card doesn't provide the coverage, maybe another card you have does.

Title: *WKRG TV-5 News*

Date: Monday, March 26<sup>th</sup>, 2012

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

Duration: 1 Minute

Problem # 3: Free Tax Help

If you need help with your taxes Hands on South Alabama is offering free tax assistance.

The I-R-S sponsored program is designed for low- to moderate-income individuals and families making \$50,000 or less.

Volunteers are trained by the Internal Revenue Service and can prepare basic income tax returns free of charge. if you are interested you need to make an appointment by calling

251-433-4456 or email at [vita@handsonsal.org](mailto:vita@handsonsal.org).

Title: *WKRG TV-5 News*

Date: Wednesday, March 28<sup>th</sup>, 2012

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

Duration: 1 Minute

Problem # 4: *Job Fair In Prichard, AL*

In an effort to connect people searching for a job with employers looking to hire, the City of Prichard and Prichard Housing Authority will be hosting a Job Fair at the William "Bill" Clark Family Life Center located at 2501 West Main Street, Prichard, AL 36610 on Wednesday, March 28 from 10:00a.m.–2:00p.m.

While planning for this event, many employers and education institutions stepped forward to assist with this project to ensure a beneficial event for job seekers. Some of the participating employers include: Regions Bank, Alorica, Alabama Power, Mobile Gas, Bishop State, Mobile Works, Spherion Staffing Service, Fortis College, Fed-Ex, and Mobile Community Action.

Employers looking to hire who would like to exhibit at the Job Fair are welcome to call (251) 452-7892 for additional information.

Title: Consumer Reports

Date: Thursday, January 26<sup>th</sup>, 2012

Time: 5:00 AM; 10:50 AM & 6:50 PM

Duration: 1 Minute 30 Seconds

Problem # 5: Computer Scams

You get a call from someone claiming to be from a reputable company warning you that your computer is facing a security risk ... Or might already be infected with a virus. The caller then instructs you to go to a website to download a program or grant remote access to your computer so he can fix the problem. In some cases, you might also be offered a preventive service for a fee.

But the caller could end up stealing passwords and other sensitive information from your computer. Or he could be trying to obtain your credit-card information to rack up unauthorized charges.

The scam is widespread. Last April, a Microsoft survey found that—on average—thieves stole \$ 875 from victims or caused over \$700 in damage to their computers.

Here's what to do. Ignore calls, emails, website ads, pop-up windows, TV commercials, and any other messages saying your computer is—or might be—infected with a virus. Unless they're from your computer's security software. Never click on a link that leads to a website or that downloads a program that promises to do a free computer scan.

Before assuming your computer's slow operation, crashes or error messages are due to a virus, try searching the web with a description of your problem and look for responses from other users on message forums. Or simply contact your tech support.

Title: *Foreclosure*

Date: January 1<sup>st</sup>, 2012 – March 31<sup>st</sup>, 2012

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: *Consumer Reports*

Date: Friday, January 13<sup>th</sup>, 2012

Time: 5:00 AM, 10:50 AM, & 6:50 PM

Duration: 1 Minute 30 Seconds

Problem # 7: *Health Tips For The New Year*

If the three most popular new year's resolutions were carried out, we'd all be thin non-smokers running marathons. Here are some less-daunting tips to add to your agenda.

Review and update your immunizations with your doctor. Adults should be protected against tetanus, diphtheria, whooping cough, and probably hepatitis A and B. Adults over sixty should be vaccinated against shingles and pneumonia. And everyone should have an annual flu shot.

Create or update your living will and name a health-care proxy. You can't predict when you might become incapacitated by an illness or accident.

Review your meds with your doctor regularly. This includes non-prescription drugs and supplements.

Discard outdated medications. Expired drugs generally don't appear to cause harm but can become less potent. Throw out any drug more than a year past its expiration date.

Donate blood. If you're healthy and not taking a lot of medications, you can donate a pint every two months from age seventeen until well up into your seventies.

Learn C-P-R or update your training. Knowing what to do until the ambulance arrives can make the difference between life and death.

Support your local volunteer ambulance corps. Volunteer or make a donation.

Finally, carry a medical ID at all times. Include your doctor's name, an emergency contact, and your medical conditions, medications, and drug allergies.

Title: *WKRG TV-5 News*

Date: Friday, March 9<sup>th</sup>, 2012

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

Duration: 1 Minute

Problem # 8: *Mobile BayBears Holding Job Fair*

Looking for a job? The Mobile BayBears Professional Baseball Club is hiring. The BayBears will hold their Annual Job Fair at Hank Aaron Stadium on Saturday, March 10 from 10 a.m. to 2 p.m.

The BayBears will be filling 25 to 30 positions game day staff for the upcoming baseball season. Positions available are food/beverage concessions, cooks, telesales, ticket takers, ticket office, ushers, grounds crew and internships.

These jobs are seasonal so no full-time positions will be offered. Over 1,000 people attended last year's event so make sure you arrive as early as possible and expect some long waits.

For more information regarding the BayBears 2012 Job Fair at Hank Aaron Stadium, please contact the BayBears at 251-479-2327.

Title: Consumer Reports

Date: Monday, February 13<sup>th</sup>, 2012

Time: 5:00 AM; 10:50 AM & 6:50 PM

Duration: 1 Minute and 30 Seconds

Problem # 9: *Moving Your I-R-A Money*

The money in your I-R-A is intended for your retirement - a principle reinforced by the penalty you'll generally pay if you withdraw funds before reaching age fifty-nine and a half. This doesn't mean the funds must stay put until you retire. But, you need to understand the rules governing I-R-A transfers and rollovers to avoid a misstep that could trigger penalties, taxes, and a reduced opportunity for continued tax-deferral.

You can move money among different I-R-A's at any time as often as you'd like, as long as you don't touch the cash by using direct trustee-to-trustee transfers from one I-R-A to another.

If you take possession of I-R-A money, you have sixty days to roll the funds over into another I-R-A to maintain the tax deferral and avoid taxes. You can take advantage of that window if you have a short-term need for cash.

You can use the sixty-day window only once every twelve months for each I-R-A. The twelve-month period begins on the date of an I-R-A distribution that's later rolled over.

If the sixty-day window closes and you haven't deposited the money to complete the rollover, any shortfall will be treated as a taxable distribution from your I-R-A. If younger than fifty-nine and a half, you'll owe a ten percent penalty in addition to regular income tax. Though, you might be able to get IRS permission to delay the rollover if you can show a valid reason for missing the deadline.

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.