

Section I: Issues

WCIF FM has identified the following topics as significant issues facing our community in this quarter:

1. Money Management:
2. Marriage Issues:
3. Unemployed/employment:
4. Retirement Issues:
5. Elderly Care:
6. The family:
7. Abortion and traditional marriage:
8. The disabled:
9. Health Care:
10. Crime and Area drug abuse:

Section II: Responsive Programs

WCIF FM broadcast programming dealing with the various issues outlined in Section I of this list. The programming was aired on the dates and times as follows:

1. Money Management:

Money Wise

Broadcast on 10-09-2018 at 3:30PM; Duration: 25:00. discussion on the financial implications of retirement as it pertains to money and financial management - how to determine how much money you will need to live comfortably after you leave the work force

Money Wise

Broadcast on 10-11-2018 at 3:30PM; Duration: 25:00. discussion on credit card management and the importance of making payments on time every month - how this affects your FICO credit score - avoid having too many active accounts

Money Wise

Broadcast on 10-22-2018 at 3:30PM; Duration: 25:00. discussion about retirement and end of life issues - how much money will you need to have a financially comfortable life after leaving work - ten times your annual salary is a good starting point

Money Wise

Broadcast on 11-02-2018 at 3:30PM; Duration: 25:00. discussion on how much income you will need to have a financially comfortable retirement - perhaps consider working as long as possible and use social security as a supplement only

Money Wise

Broadcast on 11-05-2018 at 3:30PM; Duration: 25:00. discussion of money and marriage - as the two become one how should married couples handle their finances - do not have separate checking accounts - should share the financial responsibilities equally between spouses toward a more harmonious relationship

My Money Life

Broadcast on 11-08-2018 at 12:30PM; Duration: 2:00. discussion on how to save money and improve your health by less eating out, giving up soft drinks in favor of water and exercising regularly

Money Wise

Broadcast on 11-12-2018 at 3:30PM; Duration: 25:00. discussion on financial principles within the marriage relationship - finances must be shared between the two partners - choose the spouse that is better with detail items to handle the finances - communicate regularly perhaps with a weekly money date to discuss finances

Money Wise

Broadcast on 11-15-2018 at 3:30PM; Duration: 25:00. discussion on Christmas shopping - how shopping for Christmas needs to fit into your budget - don't go into debt purchasing gifts

Money Wise

Broadcast on 12-10-2018 at 3:30PM; Duration: 25:00. discussion on how to avoid busting the budget at Christmas - avoid debt purchasing which may take as much as one year to pay off - stay within your budget when purchasing gifts - do not feel obligated to purchase gifts for everyone on your list

Money Wise

Broadcast on 12-26-2018 at 3:30PM; Duration: 25:00. discussion on post-Christmas strategies - how to decide whether or not and how to return Christmas gifts - will this cause offense to those who have gifted you - also take advantage of post-Christmas sales especially Christmas decorations and associated items that you can save until next year

Money Wise

Broadcast on 12-27-2018 at 3:30PM; Duration: 25:00. discussion on end of the year budgeting and how to make and stick with financial goals and objectives for the new year - will transitions within the family change and how will this affect your budget - plan to resolve to get out of debt in the new year

Section II: Responsive Programs (Continued)**2. Marriage Issues:****Money Wise**

Broadcast on 11-05-2018 at 3:30PM; Duration: 25:00. discussion of money and marriage - as the two become one how should married couples handle their finances - do not have separate checking accounts - should share the financial responsibilities equally between spouses toward a more harmonious relationship

Money Wise

Broadcast on 11-12-2018 at 3:30PM; Duration: 25:00. discussion on financial principles within the marriage relationship - finances must be shared between the two partners - choose the spouse that is better with detail items to handle the finances - communicate regularly perhaps with a weekly money date to discuss finances

Money Wise

Broadcast on 12-06-2018 at 3:30PM; Duration: 25:00. discussion on finances within the marriage relationship - as the two become one financial issues need to be shared - the spouse who is best with finances should be in charge but both spouses must be informed on the current financial status of the marriage

Focus On The Family

Broadcast on 12-07-2018 at 1:30PM; Duration: 29:00. guests Milan and Kay Yerkovich - discussion on your love styles within marriage and how best to recognize them with the goal of having a healthier, happier marriage

Focus On The Family

Broadcast on 12-12-2018 at 1:30PM; Duration: 29:00. guest Dave Carder with tips on how to adultery-proof your marriage - how to make wise, protective decisions in your marriage

Focus On The Family

Broadcast on 12-27-2018 at 1:30PM; Duration: 29:00. host Jim Daly - discussion on helping engaged couples transition from me-focused to we-focused - dealing with past baggage, learning to forgive and develop a thankful attitude toward your spouse

Family Talk

Broadcast on 12-13-2018 at 9:00PM; Duration: 25:00. guest Dr. Sharon May - discussion on how an empty and loveless marriage relationship can be restored - how husbands and wives can escape the cycle of hurt to achieve a healthy, vibrant relationship

Family Talk

Broadcast on 12-04-2018 at 9:00PM; Duration: 25:00. guest Jentezen Franklin - discussion on how the power of love can transform hearts, heal brokenness and bring about restoration in marriage

Family Talk

Broadcast on 11-01-2018 at 9:00PM; Duration: 25:00. guest Jerry Jenkins - discussion on how to build a hedge around your marriage to prevent adultery - the difficulty of remaining faithful in the wake of the popularity of the Internet and other distractions

Focus On The Family

Broadcast on 10-04-2018 at 1:30PM; Duration: 29:00. guest Gary Thomas - discussion on how to positively influence your husband - not with the goal of changing him but rather how to tactfully encourage positive change in your husband

Focus On The Family

Broadcast on 10-09-2018 at 1:30PM; Duration: 29:00. guests Bill and Pam Farrell - discussion on the changing transitions in the marriage relationship - especially issues dealing with midlife, possible the crisis as couples age

Focus On The Family

Broadcast on 10-22-2018 at 1:30PM; Duration: 29:00. host Jim Daly discusses the importance of keeping fun and spontaneity in your marriage - you started the marriage relationship with happiness and joy and this needs to be maintained in a healthy marriage through kindness, love and respect

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 10-30-2018 at 1:30PM; Duration: 29:00. guests Brad and Marilyn Rhoads - discussion on loving the story of your marriage - how they spent five months on the road with their five children and how it helped build and enhance the family relationship both in the marriage and the family

Focus On The Family

Broadcast on 11-12-2018 at 1:30PM; Duration: 29:00. guest Ted Cunningham - discussion on the importance of building fun activities into the marriage relationship - it is a good practice to enjoy each and every day

Focus On The Family

Broadcast on 11-15-2018 at 1:30PM; Duration: 29:00. guest Dr. Mark Regnerus - discussion on current sexual trends among the unmarried - tips for dating and marrying well while keeping oneself pure until marriage

Focus On The Family

Broadcast on 11-19-2018 at 1:30PM; Duration: 29:00. guests Kathy Lipp and Cheri Gregory - discussion on how to reduce drama in your relationship with your spouse and family - importance of establishing boundaries in the marital and family relationship

Focus On The Family

Broadcast on 11-28-2018 at 1:30PM; Duration: 29:00. host Jim Daly - a pastor and his wife discuss how opening the doors of communication healed their hurting marriage - how years of marital neglect can be healed through attention and good communication

3. Unemployed/employment:

Money Wise

Broadcast on 10-17-2018 at 3:30PM; Duration: 25:00. discussion on the best methods of asking for a salary increase at your job - stress the positive things you have done on the job and why you warrant a raise

Money Wise

Broadcast on 10-31-2018 at 3:30PM; Duration: 25:00. discussion on the process of selecting a college major which will translate into enough earning potential to pay off college debt - regarding college debt borrow as little as possible and pay it off as quickly as possible

My Money Life

Broadcast on 12-26-2018 at 12:30PM; Duration: 2:00. discussion on how to determine what salary is fair and adequate - emphasis on job security and not expecting too much from your employer

Money Wise

Broadcast on 11-23-2018 at 3:30PM; Duration: 25:00. Tips for finding work if you are unemployed - writing an effective resume and the importance of networking in finding a job

Family Talk

Broadcast on 10-10-2018 at 9:00PM; Duration: 25:00. guest Dr. Robert Jeffress - discussion on how to be salt and light to those around you in the occupation God has called you to

4. Retirement Issues:

Money Wise

Broadcast on 10-02-2018 at 3:30PM; Duration: 25:00. discussion on criminal scams that are targeted toward senior citizens and the retired - exploitation of the elderly is becoming more and more common as baby boomers enter their retirement years in greater numbers

Money Wise

Broadcast on 10-09-2018 at 3:30PM; Duration: 25:00. discussion on the financial implications of retirement as it pertains to money and financial management - how to determine how much money you will need to live comfortably after you leave the work force

Section II: Responsive Programs (Continued)**4. Retirement Issues (Continued):****Money Wise**

Broadcast on 10-22-2018 at 3:30PM; Duration: 25:00. discussion about retirement and end of life issues - how much money will you need to have a financially comfortable life after leaving work - ten times your annual salary is a good starting point

Money Wise

Broadcast on 10-26-2018 at 3:30PM; Duration: 25:00. discussion on the Biblical perspective for retirement - the only reference to retirement was for the Levite priests, otherwise there is no mention of leaving the work force to relax and retire - best to stay active as long as you are able

Money Wise

Broadcast on 11-02-2018 at 3:30PM; Duration: 25:00. discussion on how much income you will need to have a financially comfortable retirement - perhaps consider working as long as possible and use social security as a supplement only

Money Wise

Broadcast on 11-27-2018 at 3:30PM; Duration: 25:00. discussion on how to determine how much income you will need to have a comfortable retirement - perhaps you will need to work past retirement to make ends meet - start early and often saving for retirement

Money Wise

Broadcast on 12-21-2018 at 3:30PM; Duration: 25:00. discussion on choosing a retirement scenario that is right for you - you may not want to transition to a life of liesure but may consider staying at work longer or perhaps considering volunteer work or mission trips as a part of your retirement

5. Elderly Care:**Community Bulletin Board**

Broadcast on 10-15-2018 at 1:25PM; Duration: 5:00. public service announcement for the Center for Family Caregivers presentation on hospice care sponsored by Hospice of Health First and hosted by Dr. Ruddy Ruiz - discussion on how to select a hospice for health care and end of life issues

Community Bulletin Board

Broadcast on 10-24-2018 at 1:25PM; Duration: 5:00. public service announcement for Hospice of St. Francis as they seek to serve those dealing with end of life issues - promoting health care for the elderly

Community Bulletin Board

Broadcast on 10-29-2018 at 1:25PM; Duration: 5:00. public service announcement for the Brevard County Sheriff's Office seminar for senior citizens on how to be safer and avoid being the victim of crimes especially scams on the elderly held at the Central County Public Library in Cocoa

Community Bulletin Board

Broadcast on 11-07-2018 at 1:25PM; Duration: 5:00. public service announcement for A Day of Hope and Humor for Family Caregivers featurinbg a number of speakers including Father Robert Bruckart, Frank Letherby, Sheriff Wayne Ivey, Joe Downs plus features on Alzheimer awareness and how music may be used to help Alzheimer sufferers - held Friday, November 30 from 9:15 a.m. to 2:15 p.m.

Community Bulletin Board

Broadcast on 11-12-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers seminar "A Day of Hope and Humor" Friday November 30 from 9:15 a.m. to 2:15 p.m. featuring a number of guest speakers in recognition of National Alzheimer's Awareness Month

Money Wise

Broadcast on 12-19-2018 at 3:30PM; Duration: 25:00. discussion on the financial challenges of caring for elderly parents - how these financial issues must fit into your budget - when is a power of attorney needed and what impacts this will have in the use of parents existing financial resources to support them - budget busters may include assisted living or other long term care needs - is long term care insurance right for you

Section II: Responsive Programs (Continued)**6. The family:****Community Bulletin Board**

Broadcast on 11-02-2018 at 1:25PM; Duration: 5:00. public service announcement for Teen Volunteer Fair at the Eau Gallie Public Library - over 10 organizations seeking teen volunteers will be represented - great meeting for the Bright Futures school requirements

Money Wise

Broadcast on 12-27-2018 at 3:30PM; Duration: 25:00. discussion on end of the year budgeting and how to make and stick with financial goals and objectives for the new year - will transitions within the family change and how will this affect your budget - plan to resolve to get out of debt in the new year

Family Talk

Broadcast on 10-01-2018 at 9:00PM; Duration: 25:00. Guest Emilie Barnes - discussion on tips for managing your home and family and managing your time effectively

Family Talk

Broadcast on 10-17-2018 at 9:00PM; Duration: 25:00. guest Joe White - discussion on how to raise children to be effective adults - tips for mothers and fathers on how to complete their children's education

Breakpoint

Broadcast on 11-14-2018 at 7:30AM; Duration: 5:00. discussion on the importance of regulating and supervising your children's phone and Internet use

Breakpoint

Broadcast on 11-15-2018 at 7:30AM; Duration: 5:00. discussion on what steps to take before providing your children with a smartphone - establish clear boundaries for smartphone use

Focus On The Family

Broadcast on 12-05-2018 at 1:30PM; Duration: 29:00. guest Dr, Kevin Lehman - discussion on a good game plan to raise healthy, well behaved children

Focus On The Family

Broadcast on 12-10-2018 at 1:30PM; Duration: 29:00. host Jim Daly discusses how God has uniquely designed your children and the best ways to nurture your child's personality

Focus On The Family

Broadcast on 12-19-2018 at 1:30PM; Duration: 29:00. host Jim Daly on understanding how to manage anger in motherhood - practical ways to respond to your children without flying off the handle

Focus On The Family

Broadcast on 12-26-2018 at 1:30PM; Duration: 29:00. guest Jonathan McKee - discussion on how to cultivate a healthy use of technology for your children - tips for managing your children's phone and social media habits

Family Talk

Broadcast on 11-28-2018 at 9:00PM; Duration: 25:00. guests Debra Merritt, Kristen and Liz Walker and Joy Solomon - discussion on living with strong willed children - how a mother's patience and perseverance can have a significant impact

Family Talk

Broadcast on 11-02-2018 at 9:00PM; Duration: 25:00. guest Lon Solomon - discussion about tragedy within the family and how to deal with brokenness and pain

Focus On The Family

Broadcast on 10-02-2018 at 1:30PM; Duration: 29:00. host Jim Daly - instruction on how to say the right thing when your child misbehaves - how to positively respond when faced with sibling rivalry and bedtime battles

Focus On The Family

Broadcast on 10-08-2018 at 1:30PM; Duration: 29:00. guests Jonathan and Wynter Pitts - discussion on how to raise godly daughters - how to encourage your daughter to improve her relationship within the family and the world around her

Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 10-15-2018 at 1:30PM; Duration: 29:00. guest Pam Vredevelt - discussion on how to recover after losing a child - testimony from the guest on how she recovered from the loss of two children

Focus On The Family

Broadcast on 10-18-2018 at 1:30PM; Duration: 29:00. guest Mark Batterson - discussion on discovering what it means to be a man, especially within the marriage relationship - the importance of relating male qualities to your sons

Focus On The Family

Broadcast on 10-23-2018 at 1:30PM; Duration: 29:00. guests Jeramy and Jerusha Clark - discussion on understanding how your teenage child thinks and how to ride the various emotions of your teen children - scientific discovery of how the teen brain works can provide a better understanding of how they think and act

Focus On The Family

Broadcast on 10-30-2018 at 1:30PM; Duration: 29:00. guests Brad and Marilyn Rhoads - discussion on loving the story of your marriage - how they spent five months on the road with their five children and how it helped build and enhance the family relationship both in the marriage and the family

Focus On The Family

Broadcast on 11-01-2018 at 1:30PM; Duration: 29:00. guest Jonathan McKee - discussion on identifying and combating bullies in the life of your children - providing hope for children dealing with bullies

Focus On The Family

Broadcast on 11-19-2018 at 1:30PM; Duration: 29:00. guests Kathy Lipp and Cheri Gregory - discussion on how to reduce drama in your relationship with your spouse and family - importance of establishing boundaries in the marital and family relationship

Focus On The Family

Broadcast on 11-21-2018 at 1:30PM; Duration: 29:00. a young mother shared how she left a full-time job to stay at home with her two children and how she was blessed as a result - discussion on the importance of embracing childlike faith as a mother

Focus On The Family

Broadcast on 11-26-2018 at 1:30PM; Duration: 29:00. discussion on the importance of allowing your children the freedom to become an adult - knowing when to let go and give your children more and more control of their lives

7. Abortion and traditional marriage:

Money Wise

Broadcast on 11-28-2018 at 3:30PM; Duration: 25:00. discussion on determining the true cost of abortion - the cost of depriving 40 million Americans of life - impact on the economy, schools, Social Security and other elements of the life in general

Breakpoint

Broadcast on 11-02-2018 at 7:30AM; Duration: 5:00. discussion on the impact of abortion on society

Breakpoint

Broadcast on 11-05-2018 at 7:30AM; Duration: 5:00. discussion on abortion and what it means to be truly pro-life - the difference of talking pro-life and being pro-life

Breakpoint

Broadcast on 11-12-2018 at 7:30AM; Duration: 5:00. discussion on abortion and the importance of saving some while recognizing that some babies will be lost

Breakpoint

Broadcast on 11-13-2018 at 7:30AM; Duration: 5:00. discussion on abortion and how technology allows abortion by mail - drugs which can induce abortions are available by subscription and via the Internet

Section II: Responsive Programs (Continued)**7. Abortion and traditional marriage (Continued):****Breakpoint**

Broadcast on 11-21-2018 at 7:30AM; Duration: 5:00. discussion on abortion and how an expected baby can be considered a choice

Focus On The Family

Broadcast on 12-03-2018 at 1:30PM; Duration: 29:00. Guest Scott Klusendorf - discussion on abortion and how you can use winsome speech to communicate with women seeking an abortion

Focus On The Family

Broadcast on 11-05-2018 at 1:30PM; Duration: 29:00. host Jim Daly - discussion on adoption as an alternative to abortion - how parents seeking to adopt can make a positive impact on preventing abortion

8. The disabled:**Community Bulletin Board**

Broadcast on 10-03-2018 at 1:25PM; Duration: 5:00. public service announcement for the Brevard County Library System about programs and materials the libraries offer for the disabled, focusing especially on programs for the blind

Joni and Friends

Broadcast on 11-08-2018 at 1:00PM; Duration: 5:00. discussion on the disabled and a focus on long term care awareness month in November

Money Wise

Broadcast on 12-14-2018 at 3:30PM; Duration: 25:00. discussion on the financial challenges of raising a disabled child - the need for trying to save enough money to meet these special needs - the difficulty of finding proper insurance aside from preexisting condition requirements

9. Health Care:**Community Bulletin Board**

Broadcast on 10-15-2018 at 1:25PM; Duration: 5:00. public service announcement for the Center for Family Caregivers presentation on hospice care sponsored by Hospice of Health First and hosted by Dr. Ruddy Ruiz - discussion on how to select a hospice for health care and end of life issues

Community Bulletin Board

Broadcast on 10-24-2018 at 1:25PM; Duration: 5:00. public service announcement for Hospice of St. Francis as they seek to serve those dealing with end of life issues - promoting health care for the elderly

Money Wise

Broadcast on 10-24-2018 at 3:30PM; Duration: 25:00. discussion on alternatives to traditional medical insurance - fraternal health care plans where the members take care of one another's medical expenses - how costs compare to traditional medical insurance

Community Bulletin Board

Broadcast on 10-29-2018 at 1:25PM; Duration: 5:00. public service announcement for the Tourette Support Group meeting at the Suntree/Viera Public Library meeting every first Thursday of the month

Community Bulletin Board

Broadcast on 11-07-2018 at 1:25PM; Duration: 5:00. public service announcement for A Day of Hope and Humor for Family Caregivers featuring a number of speakers including Father Robert Bruckart, Frank Letherby, Sheriff Wayne Ivey, Joe Downs plus features on Alzheimer awareness and how music may be used to help Alzheimer sufferers - held Friday, November 30 from 9:15 a.m. to 2:15 p.m.

My Money Life

Broadcast on 11-08-2018 at 12:30PM; Duration: 2:00. discussion on how to save money and improve your health by less eating out, giving up soft drinks in favor of water and exercising regularly

Section II: Responsive Programs (Continued)**9. Health Care (Continued):****Community Bulletin Board**

Broadcast on 11-12-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers seminar "A Day of Hope and Humor" Friday November 30 from 9:15 a.m. to 2:15 p.m. featuring a number of guest speakers in recognition of National Alzheimer's Awareness Month

Money Wise

Broadcast on 11-20-2018 at 3:30PM; Duration: 25:00. discussion on the importance of health insurance - how much insurance is adequate to meet your needs - consider fraternal policies with non-traditional benefits whereby the members pay for all of your medical expenses

Family Talk

Broadcast on 12-28-2018 at 9:00PM; Duration: 25:00. guest Dr. Diane Langberg - discussion on the realities of deep emotional and physical scars and how they are best treated through medical, spiritual and counseling approaches

Family Talk

Broadcast on 12-10-2018 at 9:00PM; Duration: 25:00. guest Dr. Richard Furman - discussion on the diagnosis and treatment of dementia - ways we can avoid Alzheimer's through wise life choices and habits

Family Talk

Broadcast on 12-05-2018 at 9:00PM; Duration: 25:00. guest Dr. Arch Hart - discussion on treatment options for resentment which if left unchecked can ruin your life

Focus On The Family

Broadcast on 10-25-2018 at 1:30PM; Duration: 29:00. guest Kay Warren - discussion on what causes us to fall into depression and despair and what modern medicine can do to treat these conditions and help us be overcomers

10. Crime and Area drug abuse:**Money Wise**

Broadcast on 10-02-2018 at 3:30PM; Duration: 25:00. discussion on criminal scams that are targeted toward senior citizens and the retired - exploitation of the elderly is becoming more and more common as baby boomers enter their retirement years in greater numbers

Community Bulletin Board

Broadcast on 10-03-2018 at 1:25PM; Duration: 5:00. public service announcement for the Melbourne Police Department Community Relations Council Meeting and Community Forum with a focus on crime awareness and prevention

Money Wise

Broadcast on 10-04-2018 at 3:30PM; Duration: 25:00. discussion on identity theft, the fastest growing class of crime in the world - things you can do to make yourself less vulnerable to identity theft - there is a need to check your credit reports at least once per year to see if there is fraudulent activity

Community Bulletin Board

Broadcast on 10-29-2018 at 1:25PM; Duration: 5:00. public service announcement for the Brevard County Sheriff's Office seminar for senior citizens on how to be safer and avoid being the victim of crimes especially scams on the elderly held at the Central County Public Library in Cocoa

Money Wise

Broadcast on 11-09-2018 at 3:30PM; Duration: 25:00. heartbreaking discussion with an elderly woman who was notified that she won 37 million dollars but that she needed to send \$6,000 as a "processing" fee. In fact she was the victim of a crime and theft. Beware of criminals who demand up front earnest money in exchange for a prize!

Money Wise

Broadcast on 12-04-2018 at 3:30PM; Duration: 25:00. Update on identity theft and hacking as the fastest and most common form of crime - how to try and protect yourself from these crimes - is there a need for a credit monitoring service or can you do many of these issues yourself

Section II: Responsive Programs (Continued)

10. Crime and Area drug abuse (Continued):

Family Talk

Broadcast on 10-26-2018 at 9:00PM; Duration: 25:00. guest Shannon Royce - discussion on the nation's opioid crisis - how addiction affects the brain and how communities can mobilize to bring an end to this epidemic

Breakpoint

Broadcast on 11-20-2018 at 7:30AM; Duration: 5:00. discussion on international blasphemy laws and how they tread on freedom of religion and speech - making it a crime to share Christianity with others

Focus On The Family

Broadcast on 12-28-2018 at 1:30PM; Duration: 29:00. host Jim Daly - discussion on how to protect your children from child sexual abuse - how to communicate this issue with your children in a healthy, age appropriate way - keeping the lines of communication open as your children mature

Family Talk

Broadcast on 12-17-2018 at 9:00PM; Duration: 25:00. guests Jessa and John Crisp - discussion on the crime of sex trafficking with the testimony of a woman who survived this abuse

Focus On The Family

Broadcast on 11-06-2018 at 1:30PM; Duration: 29:00. host Jim Daly - discussion on how to rescue those trapped in drug addiction - testimony from a couple who experienced this first hand - how networking and coming alongside a drug addict can have a profound impact on them