

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 10-05-2020 at 3:30PM; Duration: 25:00. discussion on simple easy steps for creating and maintaining a budget or spending plan

Money Wise

Broadcast on 10-07-2020 at 3:30PM; Duration: 25:00. discussion on money management in marriage including the importance of keeping one set of books per marriage not separate accounts for husband and wife

Money Wise

Broadcast on 10-12-2020 at 3:30PM; Duration: 25:00. discussion on the possibility of delaying retirement, benefits include adding length of time before receiving social security with increased monthly payments to age 70 and also the ability of your retirement plans to grow before disbursements begin

Money Wise

Broadcast on 10-13-2020 at 3:30PM; Duration: 25:00. discussion on the advantages and disadvantages of having a secured rather than an unsecured credit or debit card

Money Wise

Broadcast on 10-19-2020 at 3:30PM; Duration: 25:00. discussion on retirement and the need for retirees to maintain some level of investing after retirement even in an aggressive manner

Money Wise

Broadcast on 11-22-2020 at 3:30PM; Duration: 25:00. discussion on methods of teaching sound financial principles to your children even at an early age

Money Wise

Broadcast on 12-14-2020 at 3:30PM; Duration: 25:00. discussion on the proper use of credit cards

Money Wise

Broadcast on 12-18-2020 at 3:30PM; Duration: 25:00. discussion on creating and maintaining a spending plan especially during the holidays

Money Wise

Broadcast on 12-22-2020 at 3:30PM; Duration: 25:00. discussion on alternatives to traditional health insurance

Money Wise

Broadcast on 12-28-2020 at 3:30PM; Duration: 25:00. discussion on the importance of involving the entire family in the family finances

2. Marriage Issues:

Money Wise

Broadcast on 10-07-2020 at 3:30PM; Duration: 25:00. discussion on money management in marriage including the importance of keeping one set of books per marriage not separate accounts for husband and wife

Money Wise

Broadcast on 12-02-2020 at 3:30PM; Duration: 25:00. discussion on the importance of being of like mind as a married couple regarding financial issues

Breakpoint

Broadcast on 11-12-2020 at 7:30AM; Duration: 5:00. discussion on divorce being down during the covid-19 lockdowns

Focus On The Family

Broadcast on 11-04-2020 at 1:30PM; Duration: 29:00. discussion on redeeming a broken marriage with hope for couples who are drifting apart

Section II: Responsive Programs (Continued)**2. Marriage Issues (Continued):****Focus On The Family**

Broadcast on 11-10-2020 at 1:30PM; Duration: 29:00. guests Elisa and Evan Morgan discussion on forging a partnership with your spouse at times of a family crisis and emergency

Focus On The Family

Broadcast on 11-24-2020 at 1:30PM; Duration: 29:00. discussion on marriage and family with an emphasis on living with people who drive you crazy

Focus On The Family

Broadcast on 10-01-2020 at 1:30PM; Duration: 29:00. guests Kirk and Chelsea Cameron discussion about making your marriage a high priority

Focus On The Family

Broadcast on 10-09-2020 at 1:30PM; Duration: 29:00. guests Matt and Lisa Jacobson discussion on simple steps to improve your marriage

Focus On The Family

Broadcast on 10-13-2020 at 1:30PM; Duration: 29:00. guest Ted Cunningham discussion on how to bring a sense of humor and laughter in your marriage

Focus On The Family

Broadcast on 10-21-2020 at 1:30PM; Duration: 29:00. discussion on reclaiming health and safety in a destructive marriage

Focus On The Family

Broadcast on 12-08-2020 at 1:30PM; Duration: 29:00. guest Greg Smalley discussion on combating lies that can destroy your marriage

Focus On The Family

Broadcast on 12-17-2020 at 1:30PM; Duration: 29:00. discussion on good and healthy choices within the marriage relationship

Focus On The Family

Broadcast on 12-21-2020 at 1:30PM; Duration: 29:00. guest Kevin Lehman discussion on discovering the secrets for a lifelong romance with your spouse

Family Talk

Broadcast on 12-14-2020 at 9:00PM; Duration: 25:00. guest Dr. Sharon May discussion on breaking the argument cycle in marriage if it exists

Family Talk

Broadcast on 12-07-2020 at 9:00PM; Duration: 25:00. discussion on maintaining tough love in your marriage

3. Unemployed/employment:**Money Wise**

Broadcast on 10-02-2020 at 3:30PM; Duration: 25:00. discussion on the severe unemployment and its effects on families and businesses as a result of the Covid-19 pandemic

Money Wise

Broadcast on 10-22-2020 at 3:30PM; Duration: 25:00. discussion on dealing with unemployment due to the pandemic

Money Wise

Broadcast on 12-06-2020 at 3:30PM; Duration: 25:00. discussion on seeking a job at a time when so many people are unemployed due to the pandemic

4. Retirement Issues:**Money Wise**

Broadcast on 10-12-2020 at 3:30PM; Duration: 25:00. discussion on the possibility of delaying retirement, benefits include adding length of time before receiving social security with increased monthly payments to age 70 and also the ability of your retirement plans to grow before disbursements begin

Section II: Responsive Programs (Continued)

4. Retirement Issues (Continued):

Money Wise

Broadcast on 10-19-2020 at 3:30PM; Duration: 25:00. discussion on retirement and the need for retirees to maintain some level of investing after retirement even in an aggressive manner

Money Wise

Broadcast on 10-25-2020 at 3:30PM; Duration: 25:00. discussion on planning financially for your retirement

Money Wise

Broadcast on 11-06-2020 at 3:30PM; Duration: 25:00. discussion on fraternal organizations as an alternative to traditional health insurance

5. Elderly Care:

Money Wise

Broadcast on 11-26-2020 at 3:30PM; Duration: 25:00. discussion on financial implications of caring for elderly loved ones with emphasis on long term care insurance

Breakpoint

Broadcast on 10-28-2020 at 7:30AM; Duration: 5:00. discussion on the fear that covid-19 may lead to euthanasia among the elderly

Breakpoint

Broadcast on 11-23-2020 at 7:30AM; Duration: 5:00. discussion on how the elderly are being abandoned in Belgium

Focus On The Family

Broadcast on 12-18-2020 at 1:30PM; Duration: 29:00. discussion on the newly released Covid-19 vaccines and what you should know about them

6. The family:

Money Wise

Broadcast on 11-22-2020 at 3:30PM; Duration: 25:00. discussion on methods of teaching sound financial principles to your children even at an early age

Money Wise

Broadcast on 12-28-2020 at 3:30PM; Duration: 25:00. discussion on the importance of involving the entire family in the family finances

Breakpoint

Broadcast on 11-12-2020 at 7:30AM; Duration: 5:00. discussion on divorce being down during the covid-19 lockdowns

Focus On The Family

Broadcast on 11-02-2020 at 1:30PM; Duration: 29:00. guest Sarah Huckabee Sanders discussion on how to restore family and family values in the United States

Focus On The Family

Broadcast on 11-03-2020 at 1:30PM; Duration: 29:00. discussion on foster children and the challenges foster parents face especially in integrating the foster child into the family

Focus On The Family

Broadcast on 11-09-2020 at 1:30PM; Duration: 29:00. guest Jonathan McKee discussion on how to get your children off of the phone and electronic devices

Focus On The Family

Broadcast on 11-10-2020 at 1:30PM; Duration: 29:00. guests Elisa and Evan Morgan discussion on forging a partnership with your spouse at times of a family crisis and emergency

Section II: Responsive Programs (Continued)**6. The family (Continued):****Focus On The Family**

Broadcast on 11-19-2020 at 1:30PM; Duration: 29:00. guest Cynthia Tobias discussion on dealing with strong willed children and how to practically manage and guide them through life

Focus On The Family

Broadcast on 11-23-2020 at 1:30PM; Duration: 29:00. guest Cheryl Martin discussion on the merits of leading a single lifestyle

Focus On The Family

Broadcast on 11-24-2020 at 1:30PM; Duration: 29:00. discussion on marriage and family with an emphasis on living with people who drive you crazy

Focus On The Family

Broadcast on 11-25-2020 at 1:30PM; Duration: 29:00. guest Jessica Smart discussion on making lasting memories for your family during the holiday season

Focus On The Family

Broadcast on 10-05-2020 at 1:30PM; Duration: 29:00. guest Kristi Clover discussion on simple ways to organize your home and family

Focus On The Family

Broadcast on 10-12-2020 at 1:30PM; Duration: 29:00. guest Dr. David Ireland discussion on how to help your children pray and grow in their faith

Focus On The Family

Broadcast on 10-16-2020 at 1:30PM; Duration: 29:00. guest Jerrad Lopes discussion on embracing the father's role as spiritual leader of the family and home

Focus On The Family

Broadcast on 10-19-2020 at 1:30PM; Duration: 29:00. discussion on hope and health for weary mothers

Focus On The Family

Broadcast on 10-28-2020 at 1:30PM; Duration: 29:00. guest Dave Willis discussion on how to teach your boys to respect girls and women

Focus On The Family

Broadcast on 12-01-2020 at 1:30PM; Duration: 29:00. discussion on helping children understand how they feel and guiding them through often turbulent emotions

Focus On The Family

Broadcast on 12-07-2020 at 1:30PM; Duration: 29:00. discussion on championing your son through his battles
guest Jonathan McKee

Focus On The Family

Broadcast on 12-28-2020 at 1:30PM; Duration: 29:00. guest Kenn Kington discussion on the facts and foibles of the typical American family

Focus On The Family

Broadcast on 12-31-2020 at 1:30PM; Duration: 29:00. discussion on parenting the heart of your teen with an emphasis on helping them discover their unique personality

Family Talk

Broadcast on 12-28-2020 at 9:00PM; Duration: 25:00. discussion on talking to your children in a time of crisis such as we are experiencing during the pandemic

Family Talk

Broadcast on 11-26-2020 at 9:00PM; Duration: 25:00. discussion on how to make lifelong memories for your family during the holidays

Family Talk

Broadcast on 11-20-2020 at 9:00PM; Duration: 25:00. discussion about engaging your teen's world

Section II: Responsive Programs (Continued)**6. The family (Continued):****Family Talk**

Broadcast on 11-11-2020 at 9:00PM; Duration: 25:00. guest Sally Bauke discussion on being the best mother you can be

Family Talk

Broadcast on 10-05-2020 at 9:00PM; Duration: 25:00. guest Mary Crowley discussion on tips for effective mothering

7. Abortion and traditional marriage:**Money Wise**

Broadcast on 12-10-2020 at 3:30PM; Duration: 25:00. discussion on the huge financial impact that abortion has had and continues to have on the economy

Breakpoint

Broadcast on 10-06-2020 at 7:30AM; Duration: 5:00. discussion on protecting female athletes from competing against transgender males

Breakpoint

Broadcast on 10-07-2020 at 7:30AM; Duration: 5:00. discussion on how tax dollars are funding embryo research from aborted babies

Breakpoint

Broadcast on 10-23-2020 at 7:30AM; Duration: 5:00. discussion on the realization that abortion may end at some point

Focus On The Family

Broadcast on 10-14-2020 at 1:30PM; Duration: 29:00. discussion on the importance of accepting and helping recovery for post-abortive women

Focus On The Family

Broadcast on 12-15-2020 at 1:30PM; Duration: 29:00. guest Lindsay Ophus discussion on a teen mom who rejected abortion and how she was able to successfully bring up her child

8. The disabled:**Money Wise**

Broadcast on 11-15-2020 at 3:30PM; Duration: 25:00. discussion on the financial implications of bringing up a disabled child

Breakpoint

Broadcast on 10-30-2020 at 7:30AM; Duration: 5:00. guest Joni Tada discussion on the current status of the disabled in America and the world

Breakpoint

Broadcast on 11-13-2020 at 7:30AM; Duration: 5:00. discussion about Chris Nikik who has Down's Syndrome and recently completed an Ironman Triathlon

9. Health Care:**Money Wise**

Broadcast on 11-06-2020 at 3:30PM; Duration: 25:00. discussion on fraternal organizations as an alternative to traditional health insurance

Money Wise

Broadcast on 11-26-2020 at 3:30PM; Duration: 25:00. discussion on financial implications of caring for elderly loved ones with emphasis on long term care insurance

Money Wise

Broadcast on 12-22-2020 at 3:30PM; Duration: 25:00. discussion on alternatives to traditional health insurance

Section II: Responsive Programs (Continued)

9. Health Care (Continued):

Breakpoint

Broadcast on 10-28-2020 at 7:30AM; Duration: 5:00. discussion on the fear that covid-19 may lead to euthenasia among the elderly

Focus On The Family

Broadcast on 12-18-2020 at 1:30PM; Duration: 29:00. discussion on the newly released Covid-19 vaccines and what you should know about them

Family Talk

Broadcast on 12-04-2020 at 9:00PM; Duration: 25:00. discussion on brain health and methods of maintaning it as healthy as possible

10. Crime and Area drug abuse:

Money Wise

Broadcast on 11-09-2020 at 3:30PM; Duration: 25:00. discussion on identity theft the top growing crime in the country and how to prevent this from happening to you

Breakpoint

Broadcast on 10-02-2020 at 7:30AM; Duration: 5:00. discussion on the crime of pedophilia and how it is gaining strength in our country

Breakpoint

Broadcast on 11-24-2020 at 7:30AM; Duration: 5:00. discussion on how psychadelic drugs are becoming more and more popular