WCIF FM, Melbourne Florida

Page 1

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:

WCIF FM, Melbourne Florida

Page 2

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:

My Money Life

Broadcast on 07-01-2019 at 12:30PM; Duration: 2:00. discussion on money management within the framework of marriage - importance of honesty in marital finances - couples should not maintain secret accounts as all accounts should be shared between spouses

My Money Life

Broadcast on 07-08-2019 at 12:30PM; Duration: 2:00. discussion on money and marriage - the two spounses should become one where finances are concerned - no financial secrets from one another and keep both spouses appraised of financial matters at all times - do not keep separate bank accounts

Money Wise

Broadcast on 07-16-2019 at 3:30PM; Duration: 25:00. discussion about money issues within the marriage relationship - tips for selecting which spouse will handle the finances - but even so it is important for both spouses to be totally informed as to financial matters

Money Wise

Broadcast on 08-05-2019 at 3:30PM; Duration: 25:00. discussion on credit card usage and the importance of only using your credit card for budgeted items and being sure to pay off the balance in full each month - aids in raising your FICO credit score

Money Wise

Broadcast on 08-13-2019 at 3:30PM; Duration: 25:00. discussion on money in marriage - how it is best for the marriage relationship is to keep one set of financial books and bank accounts rather than having separate accounts and books for each spouse

Money Wise

Broadcast on 08-15-2019 at 3:30PM; Duration: 25:00. discussion on the financial aspects of planning for your retirement - how much income will you need to maintain your current lifestyle or will you need to scale back - general guidelines for retirement income were discussed

Money Wise

Broadcast on 08-19-2019 at 3:30PM; Duration: 25:00. guest Mark Billar of Sound Mind Investing - discussion on how recent cuts in the fed interest rate will affect your savings and investments - should stimulate the economy and yield good results in the stock market and other investments

Money Wise

Broadcast on 08-22-2019 at 3:30PM; Duration: 25:00. discussion on Social Security, specifically when it is best to accept your retirement benefits - you will receive 8% additional benefits per year if you wait from age 62 to 70 which will be significant if you have longevity

Money Wise

Broadcast on 09-02-2019 at 3:30PM; Duration: 25:00. discussion on retirement and social security - it is better to wait until full retirement age to receive benefits as the amount of benefits increases 8% per year if you can wait

Money Wise

Broadcast on 09-10-2019 at 3:30PM; Duration: 25:00. discussion on insurance you may need - health insurance for general purposes but you may need long term care insurance if you have a long life expectancy - must weigh the cost of insurance versus the benefits to you and your family

Money Wise

Broadcast on 09-16-2019 at 3:30PM; Duration: 25:00. discussion on money issues in the context of marriage - the importance of handling your finances as one with both spouses participating - determine which spouse has the greater talent for managing finances and let them take the lead - communicate early and often about financial issues

WCIF FM, Melbourne Florida

Page 3

Section II: Responsive Programs (Continued)

1. Money Management (Continued):

Money Wise

Broadcast on 09-18-2019 at 3:30PM; Duration: 25:00. discussion on the importance of passing along sound financial advice and principles to your children - the importance of teaching them the value of work, budgeting and wise spending

Focus On The Family

Broadcast on 08-16-2019 at 1:30PM; Duration: 29:00. guest Terry Looper discusion on how people can become obsessed with making money to the sacrifice of all else, including marriage and family - tips for creating a healthy pace and balance between work and other worthy pursuits

Family Talk

Broadcast on 09-02-2019 at 9:00PM; Duration: 25:00. guest Jim Perry discussion on maintaining integrity in all business dealings, whether or not you operate a struggling or successful business - importance of honesty in all financial transactions, including taxes and also the importance of maintaining a healthy work ethic to serve as a good example to your employees

Focus On The Family

Broadcast on 09-10-2019 at 1:30PM; Duration: 29:00. guest Deborah Pegues discussion on the role that women play in the family finances and often need to take charge of financial issues within the family relationship.

2. Marriage Issues:

My Money Life

Broadcast on 07-01-2019 at 12:30PM; Duration: 2:00. discussion on money management within the framework of marriage - importance of honesty in marital finances - couples should not maintain secret accounts as all accounts should be shared between spouses

My Money Life

Broadcast on 07-08-2019 at 12:30PM; Duration: 2:00. discussion on money and marriage - the two spounses should become one where finances are concerned - no financial secrets from one another and keep both spouses appraised of financial matters at all times - do not keep separate bank accounts

Money Wise

Broadcast on 07-16-2019 at 3:30PM; Duration: 25:00. discussion about money issues within the marriage relationship - tips for selecting which spouse will handle the finances - but even so it is important for both spouses to be totally informed as to financial matters

Truth Itself

Broadcast on 07-22-2019 at 3:00PM; Duration: 2:00. discussion on the many issues that those planning a marriage should address before tying the knot - focusing on specific areas of lifestyle will make for a healthier, lasting marriage

Focus On The Family

Broadcast on 07-03-2019 at 1:30PM; Duration: 29:00. guest Rhonda Stoppe discussion on how to embrace your unique love story within your marriage - how to recapture the love and adventure that you experienced in your dating life prior to getting married

Focus On The Family

Broadcast on 07-08-2019 at 1:30PM; Duration: 29:00. discussion on how to avoid anger in solving your marital conflicts - how to respond better and more constructively when conflict arises within the marriage

Focus On The Family

Broadcast on 07-10-2019 at 1:30PM; Duration: 29:00. guest Jennifer Polimino who once said she would never marry or have children and how her heart and attitude miraculously changed - she now ministers to pregnant mothers with encouragement and inspiration

WCIF FM, Melbourne Florida

Page 4

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 07-11-2019 at 1:30PM; Duration: 29:00. guest Doug Fields discussion on how to make marriage and parenting fun - how to influence wisely to your children to instill in them confidence, compassion and competence

Focus On The Family

Broadcast on 07-19-2019 at 1:30PM; Duration: 29:00. guest Dr. Kevin Lehman discussion on the impact of your birth order affects your marriage and which combination of birth orders will most positively affect your marriage

Focus On The Family

Broadcast on 07-23-2019 at 1:30PM; Duration: 29:00. guests Dr. D.A. and Elicia Horton on how they carried a lot of baggage into their marriage and how the harmony in their relationship was restored and renewed through faith in God and casting a reflection of the gospel message within their marriage

Money Wise

Broadcast on 08-13-2019 at 3:30PM; Duration: 25:00. discussion on money in marriage - how it is best for the marriage relationship is to keep one set of financial books and bank accounts rather than having separate accounts and books for each spouse

Money Wise

Broadcast on 09-16-2019 at 3:30PM; Duration: 25:00. discussion on money issues in the context of marriage - the importance of handling your finances as one with both spouses participating - determine which spouse has the greater talent for managing finances and let them take the lead - communicate early and often about financial issues

Focus On The Family

Broadcast on 08-07-2019 at 1:30PM; Duration: 29:00. guests Russ and Lori Taff discussion on how to redeem your marriage from childhood wounds - problems which may occur as issues like alcoholism stemming from a child's early experiences manifest themselves into the marriage relationship

Focus On The Family

Broadcast on 08-12-2019 at 1:30PM; Duration: 29:00. discussion on issues of how you were raised as a child can impact your marriage - how family of origin stress can adversely impact your marriage and how to deal effectively with these issues

Focus On The Family

Broadcast on 08-22-2019 at 1:30PM; Duration: 29:00. guest Lindsey Dennis discussion on how she recovered from the loss of two young children early in her marriage - how her marriage survived and eventually thrived as the issues were dealt with

Focus On The Family

Broadcast on 08-23-2019 at 1:30PM; Duration: 29:00. discussion on the essence of mid-life crisis versus middle age for men - guest Stephen Arterburn cautions you about the pitfalls of potential isolation and career uncertainty - how to make the mid-life years the best years of your life

Focus On The Family

Broadcast on 08-29-2019 at 1:30PM; Duration: 29:00. discussion on tips on how to have a great marriage, understanding that often it is the little things that matter most - the value of spending time together, honoring honesty and vulnerability keeping short accounts and a shared vision are essential elements of a healthy marriage

Family Talk

Broadcast on 08-30-2019 at 9:00PM; Duration: 25:00. guest Laura Petherbridge discussion on the challenges of being a stepmother - how to deal with the stepchildren and the importance of the husband giving honor and respect to his new wife

Family Talk

Broadcast on 09-16-2019 at 9:00PM; Duration: 25:00. guest Dr. Sharon May discussion on how to heal an emotionally disconnected marriage - tips on how couples can stop constantly arguing to better understand and love one another

WCIF FM, Melbourne Florida

Page 5

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Family Talk

Broadcast on 09-18-2019 at 9:00PM; Duration: 25:00. guest Jean Lush discussion on the importance of defusing anger and conflict within the marriage relationship - practical tips for easing the damage from anger and resolving the buildup of hostility and resentment

Focus On The Family

Broadcast on 09-04-2019 at 1:30PM; Duration: 29:00. guest Dr. David Clarke discussion on communications within the marriage relationship - problems which may occur with suggestions for enhancing marital communications and harmony

Focus On The Family

Broadcast on 09-10-2019 at 1:30PM; Duration: 29:00. guest Deborah Pegues discussion on the role that women play in the family finances and often need to take charge of financial issues within the family relationship

Focus On The Family

Broadcast on 09-16-2019 at 1:30PM; Duration: 29:00. guests Darryl and Tracy Strawberry discussion on how a dying marriage can be made alive again - a message of hope for those with failing marriages

3. Unemployed/employment:

Money Wise

Broadcast on 07-09-2019 at 3:30PM; Duration: 25:00. discussion on planning your retirement if you are self-employed - you can use a SEP IRA to save for the future - savings from self-employment carried onward to retirement can be a challenge

Money Wise

Broadcast on 07-12-2019 at 3:30PM; Duration: 25:00. discussion on what savings or retirement plan works best for you especially a plan which is provided by your employer - also need to consider a SEP IRA if you are self employed

My Money Life

Broadcast on 07-30-2019 at 12:30PM; Duration: 2:00. discussion on proper conduct while at work - give complete focus on the job at hand, do not be distracted by idle conversation with co-workers and electronic media for entertainment purposes

My Money Life

Broadcast on 08-09-2019 at 12:30PM; Duration: 2:00. discussion on the importance of an employer raising the dignity and employability of those less qualified and shaping them into productive workers - how one employer elevated an individual from poverty to success

Money Wise

Broadcast on 09-13-2019 at 3:30PM; Duration: 25:00. discussion on unemployment and what is the best approach to finding a new job - the importance of networking through friends and social media and making it a full time task to find a new job

Family Talk

Broadcast on 09-02-2019 at 9:00PM; Duration: 25:00. guest Jim Perry discussion on maintaining integrity in all business dealings, whether or not you operate a struggling or successful business - importance of honesty in all financial transactions, including taxes and also the importance of maintaining a healthy work ethic to serve as a good example to your employees

4. Retirement Issues:

Money Wise

Broadcast on 07-01-2019 at 3:30PM; Duration: 25:00. discussion on when is the best time to retire so far as Social Security benefits are concerned - waiting until full retirement age or later will substantially increase your monthly benefit and you can still work and collect Social Security if you wait until full retirement age or later

WCIF FM, Melbourne Florida

Page 6

Section II: Responsive Programs (Continued)

4. Retirement Issues (Continued):

Money Wise

Broadcast on 07-02-2019 at 3:30PM; Duration: 25:00. discussion on whether or not it is a good idea to transfer your company retirement plan to a Roth 401-K - pros and cons figuring in tax implications

Money Wise

Broadcast on 07-09-2019 at 3:30PM; Duration: 25:00. discussion on planning your retirement if you are self-employed - you can use a SEP IRA to save for the future - savings from self-employment carried onward to retirement can be a challenge

Money Wise

Broadcast on 07-12-2019 at 3:30PM; Duration: 25:00. discussion on what savings or retirement plan works best for you especially a plan which is provided by your employer - also need to consider a SEP IRA if you are self employed

Money Wise

Broadcast on 08-02-2019 at 3:30PM; Duration: 25:00. discussion on scams targeting retired persons - scams pretend to be calling you from Social Security asking for personal data threatening arrest or other penalties for non-compliance - this is criminal and never respond to these calls

Money Wise

Broadcast on 08-15-2019 at 3:30PM; Duration: 25:00. discussion on the financial aspects of planning for your retirement - how much income will you need to maintain your current lifestyle or will you need to scale back - general guidelines for retirement income were discussed

Money Wise

Broadcast on 08-22-2019 at 3:30PM; Duration: 25:00. discussion on Social Security, specifically when it is best to accept your retirement benefits - you will receive 8% additional benefits per year if you wait from age 62 to 70 which will be significant if you have longevity

Money Wise

Broadcast on 09-02-2019 at 3:30PM; Duration: 25:00. discussion on retirement and social security - it is better to wait until full retirement age to receive benefits as the amount of benefits increases 8% per year if you can wait

Focus On The Family

Broadcast on 08-23-2019 at 1:30PM; Duration: 29:00. discussion on the essence of mid-life crisis versus middle age for men - guest Stephen Arterburn cautions you about the pitfalls of potential isolation and career uncertainty - how to make the mid-life years the best years of your life

5. Elderly Care:

Money Wise

Broadcast on 09-10-2019 at 3:30PM; Duration: 25:00. discussion on insurance you may need - health insurance for general purposes but you may need long term care insurance if you have a long life expectancy - must weigh the cost of insurance versus the benefits to you and your family

Family Talk

Broadcast on 09-19-2019 at 9:00PM; Duration: 25:00. guest Dr. Walt Larimore discussion on being fit over 50 - practical tips for maintaining a healthy lifestyle in the complete emotional, spiritual physical and mental wellness as the retirement years approach

Focus On The Family

Broadcast on 09-23-2019 at 1:30PM; Duration: 29:00. guests Michelle Howe and Lisa Anderson discussion on the challenges of caring for aging relatives - dealing with differing roles and expectations of siblings in the care of elderly parents - the importance of proper planning including long term care insurance

WCIF FM, Melbourne Florida

Page 7

Section II: Responsive Programs (Continued)

6. The family:

Focus On The Family

Broadcast on 07-01-2019 at 1:30PM; Duration: 29:00. guest Courtney DeFeo discussion on tips for instilling virtues in your children - through laughter and not lecture - how to increase gratitude, joy and generosity in your kids

Focus On The Family

Broadcast on 07-10-2019 at 1:30PM; Duration: 29:00. guest Jennifer Polimino who once said she would never marry or have children and how her heart and attitude miraculously changed - she now ministers to pregnant mothers with encouragement and inspiration

Focus On The Family

Broadcast on 07-11-2019 at 1:30PM; Duration: 29:00. guest Doug Fields discussion on how to make marriage and parenting fun - how to influence wisely to your children to instill in them confidence, compassion and competence

Focus On The Family

Broadcast on 07-16-2019 at 1:30PM; Duration: 29:00. guests Amber Lia and Wendy Speake discussion on the different triggers affect your parenting - some triggers create anger, some create harmony - how to maintain a positive flow in your parenting

Focus On The Family

Broadcast on 07-25-2019 at 1:30PM; Duration: 29:00. guest Dr. David Clarke discussion on rising to the challenge of raising children with a time-tested method of parenting as told through humor and stories - how to parent with the goal of raising healthy adults

Focus On The Family

Broadcast on 07-29-2019 at 1:30PM; Duration: 29:00. discussion on prodigals as two pastors share their personal experiences with prodigals in their own families - valuable lessons on unconditional love tempered with accountability and how prodigals can indeed be restored

Money Wise

Broadcast on 09-18-2019 at 3:30PM; Duration: 25:00. discussion on the importance of passing along sound financial advice and principles to your children - the importance of teaching them the value of work, budgeting and wise spending

Focus On The Family

Broadcast on 08-02-2019 at 1:30PM; Duration: 29:00. guest Dr. Tony Evans - discussion on establishing yourself as a healthy single and the contentment you can have when connected to the community

Focus On The Family

Broadcast on 08-05-2019 at 1:30PM; Duration: 29:00. discussion on the best ways to educate your children, based on individual circumstances - home schooling, private and public schooling and the benefits and drawbacks of each are discussed

Focus On The Family

Broadcast on 08-15-2019 at 1:30PM; Duration: 29:00. guest Lee Nienheis discussion on how a mother became gripped with fear after her son came home from school talking about an active shooter drill and how she was able to overcome her fear

Focus On The Family

Broadcast on 08-20-2019 at 1:30PM; Duration: 29:00. guest Jessie Minassian discussion on navigating body image and beauty with teen daughters - how to unplug from popular culture and advertising to create realistic expectations for your teen daughters

Focus On The Family

Broadcast on 08-22-2019 at 1:30PM; Duration: 29:00. guest Lindsey Dennis discussion on how she recovered from the loss of two young children early in her marriage - how her marriage survived and eventually thrived as the issues were dealt with

WCIF FM, Melbourne Florida

Page 8

Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 08-23-2019 at 1:30PM; Duration: 29:00. discussion on the essence of mid-life crisis versus middle age for men - guest Stephen Arterburn cautions you about the pitfalls of potential isolation and career uncertainty - how to make the mid-life years the best years of your life

Focus On The Family

Broadcast on 08-26-2019 at 1:30PM; Duration: 29:00. guest Jonathan Catherman and his sons discussion on the challenges and fears of middle school and tips for making the middle school years more enjoyable and meaningful

Family Talk

Broadcast on 08-20-2019 at 9:00PM; Duration: 25:00. guest Housing and Urban Development Department Secretary Dr. Ben Carson discussion on how families are being positively impacted by urban development and renourishment programs especially in at risk locations in the inner cities

Family Talk

Broadcast on 08-16-2019 at 9:00PM; Duration: 25:00. guest John Smithbaker discussion on the growing problem of fatherlessness in the American family - how this affects children and how problems associated with fatherlessness are being successfully addressed by organizations such as Big Brothers and Fathers in the Field

Family Talk

Broadcast on 08-26-2019 at 9:00PM; Duration: 25:00. guest Tim Lambert discussion on how home schoolers are being targeted and on efforts to preserve the educational freedom of parents to educate their children as they see fit

Family Talk

Broadcast on 08-30-2019 at 9:00PM; Duration: 25:00. guest Laura Petherbridge discussion on the challenges of being a stepmother - how to deal with the stepchildren and the importance of the husband giving honor and respect to his new wife

Family Talk

Broadcast on 08-22-2019 at 9:00PM; Duration: 25:00. guest Dr. Arch Hart discussion on stress in children and how they can develop significant anxiety issues at an alarmingly early age - how trauma, hostility, overstimulation and drastic change can intensify a child's stress level

Family Talk

Broadcast on 09-13-2019 at 9:00PM; Duration: 25:00. host Dr. James Dobson discussion on girls and the unique qualities they have and how girls and women are innately designed to be affectionate and tender with special advice for fathers on how to effectively deal with their daughters

Focus On The Family

Broadcast on 09-03-2019 at 1:30PM; Duration: 29:00. guest Sadie Robertson discussion on how to be a strong, brave young adult - trying new things even when you are afraid and embracing the relationships around you

Focus On The Family

Broadcast on 09-06-2019 at 1:30PM; Duration: 29:00. discussion on the importance of grandparenting and the vital role that grandparents play in the lives of their children and grandchildren

Focus On The Family

Broadcast on 09-09-2019 at 1:30PM; Duration: 29:00. guest Shauna Pilgreen discussion on the importance of raising mission minded children focusing on connecting kids with the church and community at large

Focus On The Family

Broadcast on 09-11-2019 at 1:30PM; Duration: 29:00. discussion on what to do when tragedy grips your family - how to deal with grief and embrace hope and healing

Focus On The Family

Broadcast on 09-13-2019 at 1:30PM; Duration: 29:00. guest Tricia Goyer discussion on how she became the single mother of a baby just weeks before completing high school - the challenges and rewards of being a single mother in a hectic world

WCIF FM, Melbourne Florida

Page 9

Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 09-20-2019 at 1:30PM; Duration: 29:00. guest Ginger Hubbard discussion on how to constructively and positively adjust and impact your child's bad behavior, including defiance, lying or tattling

Focus On The Family

Broadcast on 09-25-2019 at 1:30PM; Duration: 29:00. guest Dr. Kara Powell discussion on helping parents better identify and connect with their teen and young adult children - understanding the influence you have in the lives of your children as they transition to adulthood

Focus On The Family

Broadcast on 09-27-2019 at 1:30PM; Duration: 29:00. guests Rob and Amy Reinow disussion on offering practical tips for raising children in a way that impacts not only today but future generations - hope and encouragement for the family and community

Focus On The Family

Broadcast on 09-30-2019 at 1:30PM; Duration: 29:00. discussion on the challenges of guiding your children through the turbulent years of puberty and the all important transition to adulthood - issues like social media, dating, body image and purpose for their lives

7. Abortion and traditional marriage:

Family Talk

Broadcast on 08-01-2019 at 9:00PM; Duration: 25:00. guest Dr. Jay Sekulow discussion on preserving our liberties in the midst of crime and issues like abortion which are becoming more and more pervasive in the popular culture

8. The disabled:

Money Wise

Broadcast on 07-26-2019 at 3:30PM; Duration: 25:00. discussion on how to save or be insured in the case of disability - benefits available from social security may not be enough to sustain you health savings accounts and disability insurance may be good options if affordable within your budget

Focus On The Family

Broadcast on 07-18-2019 at 1:30PM; Duration: 29:00. guest Eva Self discussion on how a serious car accident left her in despair and depression - how her heart was renewed through spiritual counseling and health care - she exemplifies how to find encouragement in any circumstance

9. Health Care:

Money Wise

Broadcast on 07-23-2019 at 3:30PM; Duration: 25:00. discussion on the advantages of Health Savings Accounts and Flexible Spending Accounts as alternatives to traditional high deductible health insurance plans - also the advantages of fraternal health plans

Focus On The Family

Broadcast on 07-10-2019 at 1:30PM; Duration: 29:00. guest Jennifer Polimino who once said she would never marry or have children and how her heart and attitude miraculously changed - she now ministers to pregnant mothers with encouragement and inspiration

Focus On The Family

Broadcast on 07-18-2019 at 1:30PM; Duration: 29:00. guest Eva Self discussion on how a serious car accident left her in despair and depression - how her heart was renewed through spiritual counseling and health care - she exemplifies how to find encouragement in any circumstance

WCIF FM. Melbourne Florida

Page 10

Section II: Responsive Programs (Continued)

9. Health Care (Continued):

Money Wise

Broadcast on 09-10-2019 at 3:30PM; Duration: 25:00. discussion on insurance you may need - health insurance for general purposes but you may need long term care insurance if you have a long life expectancy - must weigh the cost of insurance versus the benefits to you and your family

Family Talk

Broadcast on 09-19-2019 at 9:00PM; Duration: 25:00. guest Dr. Walt Larimore discussion on being fit over 50 - practical tips for maintaining a healthy lifestyle in the complete emotional, spiritual physical and mental wellness as the retirement years approach

Focus On The Family

Broadcast on 09-23-2019 at 1:30PM; Duration: 29:00. guests Michelle Howe and Lisa Anderson discussion on the challenges of caring for aging relatives - dealing with differing roles and expectations of siblings in the care of elderly parents - the importance of proper planning including long term care insurance

10. Crime and Area drug abuse:

Money Wise

Broadcast on 07-17-2019 at 3:30PM; Duration: 25:00. discussion on identity theft, the fastest growing crime in the world - the importance of freezing your credit reports to prevent unauthorized accounts to be opened in your name

Money Wise

Broadcast on 08-02-2019 at 3:30PM; Duration: 25:00. discussion on scams targeting retired persons - scams pretend to be calling you from Social Security asking for personal data threatening arrest or other penalties for non-compliance - this is criminal and never respond to these calls

Money Wise

Broadcast on 08-07-2019 at 3:30PM; Duration: 25:00. discussion on identity theft, the fastest growing crime in the world today - tips on how to avoid identity theft such as freezing your credit reports

My Money Life

Broadcast on 08-23-2019 at 12:30PM; Duration: 2:00. guest Larry Burkett discussion on bribery - bribery is a crime and should not be used in the course of business transactions

Money Wise

Broadcast on 09-05-2019 at 3:30PM; Duration: 25:00. discussion on the crime of identity theft and tips on how to protect yourself - good idea to freeze your credit reports to prevent someone from opening a credit account in your name.

Family Talk

Broadcast on 08-01-2019 at 9:00PM; Duration: 25:00. guest Dr. Jay Sekulow discussion on preserving our liberties in the midst of crime and issues like abortion which are becoming more and more pervasive in the popular culture

Family Talk

Broadcast on 09-17-2019 at 9:00PM; Duration: 25:00. host Dr. James Dobson discussion on mass shootings which are becoming more and more common - the root causes and if these crimes can actually be prevented through gun regulation and background checks can we legislate the evil of man