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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:

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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 03-19-2018 at 3:30PM; Duration: 25:00. discussion on credit cards - how to determine whether or not you need another credit card - be wary of zero interest credit cards or teaser rate cards - there may be fine print that can be costly in the long run - be sure your budget allows you to pay off the credit card balance in full every month to avoid interest charges

Focus On The Family

Broadcast on 01-08-2018 at 1:30PM; Duration: 29:00. guest Dave Ramsey - how to train children the dangers of debt and the importance of hard work, saving money, spending wisely and giving generously

Money Wise

Broadcast on 03-22-2018 at 3:30PM; Duration: 25:00. discussion on the different types of financial savings vehicles available to you - savings accounts, money market accounts, certificates of deposit and more - specific advice on how to begin saving for retirement primarily through IRA's and vehicles available through your employer (401K, 403B) and pensions

2. Marriage Issues:

Focus On The Family

Broadcast on 02-05-2018 at 1:30PM; Duration: 29:00. Guest Dr. Gary Chapman - discussion on how women often feel lonely in the marriage relationship - how to avoid fracturing the relationship, meet each others needs and avoid breakups even divorce

Focus On The Family

Broadcast on 02-21-2018 at 1:30PM; Duration: 29:00. guest Becky Thompson - tips for improving communication in the marriage relationship - dealing with the challenges of stimulating a healthy marriage in the midst of bringing up small children

Focus On The Family

Broadcast on 03-02-2018 at 1:30PM; Duration: 29:00. guest Dr. Gary Chapman shares how to create a climate of love in your marriage by accepting the things you can not change and changing the things you can

Focus On The Family

Broadcast on 03-26-2018 at 1:30PM; Duration: 29:00. guests Milan and Kay Yerkovich share about the five insecure love styles and the combinations these create in marriage - how you can grow to be a more confident and healthy spouse in your marriage

Focus On The Family

Broadcast on 02-05-2018 at 1:30PM; Duration: 29:00. guest Dr. David Clarke discussion on how to move from general loneliness in your marriage toward a more intimate relationship

Focus On The Family

Broadcast on 02-20-2018 at 1:30PM; Duration: 29:00. panel discussion on passion within marriage that can erode over the years - the importance of greeting and listening to each other and learn how to make love your main priority

Focus On The Family

Broadcast on 02-27-2018 at 1:30PM; Duration: 29:00. guest Josh McDowell discussion on how to make a stronger marriage through small, intentional, positive choices each day - the importance of loving and accepting who you are - enhancing good communication and learning how to resolve conflicts quickly

Focus On The Family

Broadcast on 01-05-2018 at 1:30PM; Duration: 29:00. panel discussion on how to put fun and humor into your marriage - how to enjoy your spouse even in the midst of difficult times - how to avoid the daily grind

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Period: January 1 - March 31, 2018

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 01-22-2018 at 1:30PM; Duration: 29:00. guest Shaunti Feldhahn discussion on uncovering the secrets of a happy marriage - sharing results from a survey of over 1,000 married couples - essential keys to a healthy happy marriage

Focus On The Family

Broadcast on 01-26-2018 at 1:30PM; Duration; 29:00, guest Ted Cunningham discussion on how marriages need input and encouragement from other married people in order to strengthen your relationship - learn how to become a pro-marriage advocate in your sphere of influence

Focus On The Family

Broadcast on 01-30-2018 at 1;30PM; Duration: 29:00. guest Dave Carder discussion on how to safeguard your marriage from adultery - revealing how attractions can lead to affairs and how you can make wise decisions to protect your marriage

3. Unemployed/employment:

Money Wise

Broadcast on 02-05-2018 at 3:30PM; Duration: 25:00. discussion on things to avoid when accepting a job offer tips for knowing if a job you have been offered should be rejected, even if you are out of work

Money Wise

Broadcast on 03-27-2018 at 3:30PM; Duration: 25:00. discussion on job seeking - should you apply for a job for which you know you are overqualified - if so be honest with your prospective employer about how long you plan to stay at the job if obtained - always focus on the company and what you can contribute if hired

Money Wise

Broadcast on 03-29-2018 at 3:30PM; Duration: 25:00. discussion on the top 10 worst college majors in terms of finding a job after graduation - also some of the best college majors for those seeking a job after graduation

4. Retirement Issues:

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for SHINE event - one on one help with health insurance for seniors and the disabled offered by the Florida Department of Elder Affairs

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for AARP volunteer tax assistance for the elderly at the Cocoa Beach Library - free income tax and e-filing assistance for the elderly available

Social Security And You

Broadcast on 03-22-2018 at 1:25PM; Duration: 5:00. discussion on when is the best time to retire - social security benefits increase about 8 percent per year if you postpone retirement from age 62 to 70 - you can get an estimate of your social security benefits at mysocialsecurity.gov

Money Wise

Broadcast on 03-22-2018 at 3:30PM; Duration: 25:00. discussion on the different types of financial savings vehicles available to you - savings accounts, money market accounts, certificates of deposit and more - specific advice on how to begin saving for retirement primarily through IRA's and vehicles available through your employer (401K, 403B) and pensions

Social Security And You

Broadcast on 03-29-2018 at 1:25PM; Duration: 5:00. discussion on what is the best age to consider receiving social security benefits - retirement benefits are available at age 62 but will be greatly reduced - full retirement age is 67 but if you wait until age 70 you will receive an 8% higher benefit each yeur from age 62 through age 70 - benefits do not increase after age 70 with the exception of cost of living increases each year

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Section II: Responsive Programs (Continued)

5. Elderly Care:

Community Bulletin Board

Broadcast on 02-07-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for Center for Family Caregivers Veteran's Affairs Aid and Attendance seminar 10:30 a.m. February 15 facilitator Amy van Fossen

Community Bulletin Board

Broadcast on 02-07-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for Center for Family Caregivers Caregiving for Seniors Annual Conference March 17 8:15 a.m. to 3:00 p.m. keynote speaker Lori La Bey a variety of sessions and topics planned

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for SHINE event - one on one help with health insurance for seniors and the disabled offered by the Florida Department of Elder Affairs

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for AARP volunteer tax assistance for the elderly at the Cocoa Beach Library - free income tax and e-filing assistance for the elderly available

Community Bulletin Board

Broadcast on 03-16-2018 at 1:25PM; Duration: 5:00. public service announcement for Commission on Aging continuing educational commitment to the elderly - seminar on Elder Abuse Prevention and Awareness to be held on March 22, 2018 in Viera

6. The family:

Focus On The Family

Broadcast on 03-01-2018 at 1:30PM; Duration: 29:00. guest Dr. Robert Lewis discusses the relationship between fathers and sons - how ceremony and legacy play a part in raising sons to be honorable men

Focus On The Family

Broadcast on 03-19-2018 at 1:30PM; Duration: 29:00. panel discussion on the importance of healthy communication which is a lot like dancing - moving in sync with members of the family toward a common goal of understanding - tips on avoiding communication breakdown in the family

Focus On The Family

Broadcast on 03-27-2018 at 1:30PM; Duration: 29:00. panel discussion on how to overcome the inevitable anger that erupts in motherhood - the most common internal and external anger triggers for most mothers and practical tips for correctly responding to your children

Focus On The Family

Broadcast on 02-09-2018 at 1:30PM; Duration: 29:00. guest Julie Lyles Carr discussion on how to celebrate your child's distinctive and original qualities with emphasis on different personality traits unique to your child

Focus On The Family

Broadcast on 02-12-2018 at 1:30PM; Duration: 29:00. guest Dr. Emerson Eggerichs discussion on how to maintain a healthy balance between love and respect among members of the family - tips on how to maintain peace in the home

Focus On The Family

Broadcast on 01-04-2018 at 1:30PM; Duration: 29:00. guest Jonathan McKee discussion on technology obsessed kids and how to get your teenager to put down the cell phone and video games and reconnect with the family

Focus On The Family

Broadcast on 01-12-2018 at 1:30PM; Duration: 29:00. panel discussion on how to discipline your children through love and limits - how to keep your cool when your children lose theirs - how to model self control in the midst of misbehavior

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Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 01-24-2018 at 1:30PM; Duration: 29:00. guest Dr. Kevin Leman discussion on how to avoid letting children manipulate parents through misbehavior and disobedience - tips on healthy ways to hold children accountable while demonstrating unconditional love

Family Talk

Broadcast on 03-21-2018 at 9:00PM; Duration: 25:00. guest Dr. David Jeremiah - discussion on the importance of being an encouragement to your children - respond to their unique gifts and talents - how to prioritize your children over work and other responsibilities

7. Abortion and traditional marriage:

Breakpoint

Broadcast on 01-17-2018 at 7:30AM; Duration: 3:53. host Eric Metaxis discussing abortion and its ill effects to the United States - millions of lives snuffed out before birth affect our culture - a culture of death, not life - things we can do to help limit abortion - pressure the government to defund Planned Parenthood, picket peacefully and above all pray for expectant mothers considering abortion

Breakpoint

Broadcast on 01-31-2018 at 7:30AM; Duration: 3:53. host John Stonestreet discussion on the nation of India focusing on how abortion among Indian women is pervasive and traditional marriages are being used to subject their women to often abusive husbands who abuse without fear of reprisal

Breakpoint

Broadcast on 02-07-2018 at 7:30AM; Duration: 3:53. host John Stonestreet discussing medical and scientific advances that have found that viability of life of the child is sooner in the pregnancy than previously thought - as is the ability of the unborn child to experience pain and suffering - a blow to the abortion industry perhaps

Breakpoint

Broadcast on 02-12-2018 at 7:30AM; Duration: 3:53. discussion on homosexuality and how traditional marriage is being undermined by the LBGT community - the meaning and traditions of marriage are over in the United States and is endorsed by the state

Focus On The Family

Broadcast on 03-21-2018 at 1:30PM; Duration: 29:00. panel discussion featuring a couple who adopted a Down's Syndrome child after suffering through years of infertility - the challenges and joys of raising the child - arguing against abortions due to the diagnosis of Down's Syndrome

Focus On The Family

Broadcast on 01-03-2018 at 1:30PM; Duration: 29:00. guests Jeanne Mancini and Kelly Rosati share about the importance of the 2018 March For Life in Washington and the value of every unborn child

Focus On The Family

Broadcast on 01-16-2018 at 1:30PM; Duration: 29:00. guest Scott Klusendorf discussion on how to share pre-life views in winsome and creative ways - how to share the pro-life message in a persuasive yet inoffensive manner

8. The disabled:

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for SHINE event - one on one help with health insurance for seniors and the disabled offered by the Florida Department of Elder Affairs

Community Bulletin Board

Broadcast on 03-19-2018 at 1:25PM; Duration: 5:00. public service announcement for the Brevard County library system for providing library help for those with disabilities

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Period: January 1 - March 31, 2018

Section II: Responsive Programs (Continued)

8. The disabled (Continued):

Focus On The Family

Broadcast on 01-10-2018 at 1:30PM; Duration: 29:00. guest Joni Eareckson Tada shares lessons on life through disability, pain and a bout with cancer - wisdom learned through fifty years in a wheelchair and how suffering can be a vital part of life

9. Health Care:

Community Bulletin Board

Broadcast on 01-15-2018 at 1:25PM; Duration: 5:00. PSA for Free Caregiver Education and Resource Classes - Hospice of St. Francis is offering classes for current and future caregivers, their family and friend helpers. Each class focuses on different issues a caregiver will face. Classes at Cocoa Beach Library, Suntree United Methodist Church and Indian River City United Methodist Church

Community Bulletin Board

Broadcast on 02-23-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for SHINE event - one on one help with health insurance for seniors and the disabled offered by the Florida Department of Elder Affairs

Community Bulletin Board

Broadcast on 03-16-2018 at 1:25PM; Duration: 5:00. public service announcement for Hospice of St. Francis seeking volunteer trainees to aid in providing care and support for terminally ill patients, including support for family members - services are provided free of charge to Brevard County residents

Family Talk

Broadcast on 03-12-2018 at 9:00PM; Duration: 25:00. guest Melinda Mayton - discussion on childhood cancer and the potentially devastating effect that the diagnosis has on families - advances in medicine have advantages - if the disease is terminal how best to parent the affected child to the end

10. Crime and Area drug abuse:

Christian Working Woman

Broadcast on 01-26-2018 at 7:20AM; Duration: 2:58. Confronting sexual harassment in the workplace takes documentation and telling the other person about their behavior and future contact - it should be officially reported as sexual harassment is a crime

Money Wise

Broadcast on 02-07-2018 at 3:30PM; Duration: 25:00. guest Adam Levin discussion on identity theft, the fastest growing crime in the world - tips for protecting yourself against identity theft

Community Bulletin Board

Broadcast on 03-21-2018 at 1:25PM; Duration: 5:00. public service announcement on April as child abuse prevention month as the Prevention Task Force of Brevard County will be hosting several events - remember that child abuse is a crime - a preventable crime

Focus On The Family

Broadcast on 02-02-2018 at 1:30PM; Duration: 29:00. guest Nita Belles discussing the crime of human trafficking and what you can do to protect your children from being abused in this way