Placed in the Public File July 2, 2015

WCIF FM, Melbourne Florida

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Section I: Issues

WCIF FM has identified the following topics as significant issues facing our comm	ıunity in	this quarter:
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- 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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Period: April 1 - June 30, 2015

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 2015-05-01 at 12:30PM; Duration: 5:00. discussion on Larry Burkett's philosophy on at what age a child should be issued a credit card with instruction on how to keep spending under control - simple rules to follow on this subject

My Money Life

Broadcast on 2015-05-18 at 12:30PM; Duration: 5:00. host Chuck Bentley - discussion on buying a used carused cars can save you thousands over the cost of a new car - check ebay and craigslist to see if bargains are available - know in advance what you are looking for and in what price range - pray that the Lord would provide just the right car for you

Money Wise

Broadcast on 2015-05-26 at 3:30PM; Duration: 25:00. guest Ron Blue - program devoted to estate issues and how parents can best provide for their children after their death - proper planning is essential

Focus On The Family

Broadcast on 2015-05-28 at 1:30PM; Duration: 29:00. guest Michelle Singletary - discussion on general financial management from the book 21 day financial fast - avoiding unnecessary spending for 21 days will lead to financial stability in the long run

Money Wise

Broadcast on 2015-06-17 at 3:30PM; Duration: 25:00. guest Brian Kluth - discussion on how to be more generous especially as it pertains to giving to the church and Christian ministries

2. Marriage Issues:

Focus On The Family

Broadcast on 2015-04-10 at 1:30PM; Duration: 29:00. guests Greg and Erin Smalley - discussion on how to improve your marriage - better communications and conflict resolution - keeping Christ at the center of your marriage

Focus On The Family

Broadcast on 2015-04-14 at 1:30PM; Duration: 29:00. guest speaker Dave Carter - dangerous behaviors in marriage that can lead to infidelity - the greatest danger is infatuation - how infatuation acts as a powerful drug that can lead to romance and infidelity - the need to guard your hearts and remain faithful to your spouse for life

Breakpoint

Broadcast on 2015-04-15 at 7:30AM; Duration: 3:53. A 38 year old woman was interviewd about her chidhood with a lesbian couple says the children not just the gay married couple have their rights to fulfill their desires. Katie says that is not happening for gay and lesbian couples. She does not like a divorced home child. She believes she would have been better off with God's design for a one man and one woman marriage. Children in gay homes, as are all other kids in God's eyes, NOT disposable!

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Period: April 1 - June 30, 2015

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 2015-05-04 at 1:30PM; Duration: 29:00. guests Greg and Erin Smalley - discussion on how to prevent divorce when the national average for divorce is around 50% - tips for doing your best to stay married perhaps in the midst of some conflict - turning physical attraction into an emotional connection and a lasting relationship

Breakpoint

Broadcast on 2015-05-07 at 7:30AM; Duration: 3:53. Transexuality was discussed. Bruce Jenner just delared his being a woman-man in body, woman in soul. Children are being encouraged to become transexual. This condition's feelings usually are temporary. God is Our Creator. We must become informed on gender confusion. We, as believers, must point people to the ONe Source of human identity, Jesus Christ!

Focus On The Family

Broadcast on 2015-05-14 at 1:30PM; Duration: 29:00. guest Craig Rochelle - discussion on marriage - how to have a Christ honoring mariage and tips on how to avoid conflict and possible divorce

Breakpoint

Broadcast on 2015-05-26 at 7:30AM; Duration: 1:58. Dr.. Robby George of Princeton and a Christian says that laws and God himself says that the marriage bond of God is wrapped in the man-woman relationship to protect and nurture children. will the sSupreme court be willing to throw out the marriage design of god to fulfill this vital area of protection for children in favor ofmaking adults the first priority of marriage?

Breakpoint

Broadcast on 2015-05-28 at 7:30AM; Duration: 1:58. A professor of George Fox University says our culture has affected even young, supposed Quaker conservative believers. These folks were raised with such a view with an "evangelical gloss". Many evangelicals like these supposed conservative believers think this way-not just sexually pleasurable but Christiasn living-true living in Christ-physically, emotionally, and spiritually!!

Alternative View

Broadcast on 2015-06-04 at 7:45AM; Duration: 1:58. Dr. Evans makes an analogy of a oman's pain in child-bearing where there are comforters around. Dr. Evans says in marriage, the family, the body of Christ, God wants to use us a comforters to those in pain and affliction.

Money Wise

Broadcast on 2015-06-05 at 3:30PM; Duration: 25:00. tips on how to start a marriage debt free - try to participate in a money management class prior to marriage and be sure to give full disclosure of each spouse's financial status

Breakpoint

Broadcast on 2015-06-08 at 7:30AM; Duration: 3:53. Robbie George, marriage expert and believer, shares about the upcoming Supreme Court decision, says state laws are mostly designed to raise and shape in children birthing the complimentary male-female sexual relationship. The Supreme Court's decision in favor of same-sex marriage may leave this vital ingredient of God's design for marriage out of its decision. Keep praying for our justices to take God's view in its majority decision!

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Period: April 1 - June 30, 2015

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 2015-06-11 at 1:30PM; Duration: 29:00. guests Paul and Melody Westbrook - presentation on how their marriage survived from the brink of divorce - he is a pastor of a large church and his dedication to his calling took time away from his wife and family - needed to refocus his priorities and focus on his family

Focus On The Family

Broadcast on 2015-06-16 at 1:30PM; Duration: 29:00. guests James and Betty Robison - discussion on how their marriage has survived and thrived for over 50 years - tips for living with conflict and moving ahead despite the differences at times

3. Unemployed/employment:

Money Wise

Broadcast on 2015-06-11 at 3:30PM; Duration: 25:00. discussion on how best to find work if unemployed - best results are found from networking and word of mouth - be prepared for the interview and know the company you want to work for - prepare a strong resume

4. Retirement Issues:

Social Security And You

Broadcast on 2015-04-14 at 1:25PM; Duration: 5:00. discussion on how to use socialsecurity gov to plan for your retirement - use retirement estimator to estimate your Social Security income depending upon your retirement age - several things you can do at this website to help plan your retirement easy, safe and secure

My Money Life

Broadcast on 2015-05-12 at 12:30PM; Duration: 5:00. discussion on how to maximize social security retirement benefits if you are married

Social Security And You

Broadcast on 2015-05-14 at 1:25PM; Duration: 5:00. discussion on how to use the features at socialsecurity.gov to plan your retirement - open a my social security account to estimate your retirement benefits

My Money Life

Broadcast on 2015-05-15 at 12:30PM; Duration: 5:00. recording from the late Larry Burkett - discussion on ways to prepare financially for your retirement

Money Wise

Broadcast on 2015-05-26 at 3:30PM; Duration: 25:00. guest Ron Blue - program devoted to estate issues and how parents can best provide for their children after their death - proper planning is essential

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Period: April 1 - June 30, 2015

Section II: Responsive Programs (Continued)

4. Retirement Issues (Continued):

My Money Life

Broadcast on 2015-06-03 at 12:30PM; Duration: 5:00. host Chuck Bentley - discussion on the importance of having life insurance - having life insurance is good stewardship as you provide for those who survive you - compare and contrast term life insurance versus whole life insurance

5. Elderly Care:

Breakpoint

Broadcast on 2015-04-09 at 7:30AM; Duration: 3:53. Eric Mataxas says new Harvard research backs up Scripture's view of older people and their intrinsic worth as children of God as believers and their extrinsic value as well because the research suggests memory and overall thinking capacity does not seem to diminish as we have thought and been led to brlieve

Social Security And You

Broadcast on 2015-06-11 at 1:25PM; Duration: 5:00. discussion on how to use social security retirement benefits to aid in the care of elderly recipients

6. The family:

Focus On The Family

Broadcast on 2015-04-09 at 1:30PM; Duration: 29:00. guest Shelly Beach discusses how she was a bitter and controlling mother and how her past was adversely impacting her relationship with family and friends and how she ultimately found the healing she needed to get on with her life.

Breakpoint

Broadcast on 2015-04-10 at 7:30AM; Duration: 3:53. Today's youth is relativistic. Facts and opinions are what byouth must decipher and come to conclusions. Schools teach no absolutes. Values are just opinions, not absolutes. How do we counteract this situation? Send students and adults to the Summit from Breakpoint which focuses on moral absolutes and apologetics.

Breakpoint

Broadcast on 2015-04-17 at 7:30AM; Duration: 3:53. John Stonestreet says Denmark and most of the world wants to now to raise the fertility rate. Government regulations like this will not solve the problem. This problem is not a government issue it is a worlview issue. Most people who advocate this low fertility rate is nothing short of narcissm...material rewards and pleasure for the individual. Faith generated by Christ in the individual life IS THE ANSWER!!!!

Focus On The Family

Broadcast on 2015-04-17 at 1:30PM; Duration: 29:00. guest Dr. Kevin Lehman - discussion on the challenges of bringing up teenagers

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Period: April 1 - June 30, 2015

Section II: Responsive Programs (Continued)

6. The family (Continued):

Breakpoint

Broadcast on 2015-04-24 at 7:30AM; Duration: 3:53. Eric Mataxas spoke of a woman missionary in Africa facing daily fear for her life from Muslim terrorists. Our country may be becoming more like this African country and missionary's plight. Soi, we need to heed what this missionary does. Even in the midst of intense feelings of fear, she is in intimate contact with Christ moment-by-moment. on her behaldf and that of her family! So should we as believers in the USA!!

Alternative View

Broadcast on 2015-04-24 at 7:45AM; Duration: 1:58. Using the example of his kids and Tony catching fish for fun at camp, Tony says restoration is not abvout hurting others but helping them back to Jesus, just like the difference between not being rough with fish we just wish to catch for fun, as opposed to being, possibly more aggreessive, with fish we wish to eat.

Money Wise

Broadcast on 2015-04-29 at 3:30PM; Duration: 25:00. guest Laura Petherbridge - discussion on the challenges of being a step mom in the midst of a blended family - in the U.S. blended families may outnumber traditional marriages - how to handle the family finances and be respected as a mom with the husband's children

Breakpoint

Broadcast on 2015-05-01 at 7:30AM; Duration: 3:53. Eric Mataxis tells of God's love in Baltimore. From handing out water, to PASTORS singing Amazing grace, gave food to kids, and prayed to our living God right in the middle of the riots! Now, this is real protection for our families, states, and the nation...even the world!!!

Alternative View

Broadcast on 2015-05-07 at 7:45AM; Duration: 1:58. Tony Evans says believers should not keep things hidden. We are being held hostage in our emotions and thoughts. Satan knows and wants this imprisonment! We can break free through god's love and forgiveness!

Focus On The Family

Broadcast on 2015-05-12 at 1:30PM; Duration: 29:00. guest Lisa Jo Baker sharing on the topic of motherhood - she never wanted to have children but ended up with three - everything she never expected as a mother but having the fulfillment that motherhood brings

Breakpoint

Broadcast on 2015-05-14 at 7:30AM; Duration: 3:53. John Stonestreet says that even vtoday our culture really says evangelicals suffer from media bias. Christians cannot turn the tide of culture because of WHO WE ARE...CHRISTIANS!!! THE COMMUNICATION IS THE PROBLEM1It is what not how we say it. We are a scandal to the world. Jesus said, lived it, and taught such a bias in our culture...as lasting until eternity for us comes! We need to respond winsomely, gently to opposition in the meanntime.

Alternative View

Broadcast on 2015-05-15 at 7:45AM; Duration: 1:58. Dr. Evans says buying groceries in a grocery store in volves an exchange of money gives us the groceries. Regarding forgiveness, we forgive someone who did not ask for it. Stephen and Jesus in their hours before death are examples.

Period: April 1 - June 30, 2015

Section II: Responsive Programs (Continued)

6. The family (Continued):

Alternative View

Broadcast on 2015-05-19 at 7:45AM; Duration: 1:58. Tony says we cannot condemn others for activities in life the Bible doesa not condemn EVEN if we do not practice such activities as believers cat all!

Breakpoint

Broadcast on 2015-05-20 at 7:30AM; Duration: 1:58. John Stonestreet said 2 Australian ethics professors say they have found the source of inequality... the family. Their family concept is that Christian and biblically valued families need to become more like every other secular, worldly families. Christians need to turn this upside down concept into living right-side up Biblically!!!

Focus On The Family

Broadcast on 2015-05-27 at 1:30PM; Duration: 29:00. discussion on children and summer vacation - how to keep the children active in productive situations while still having fun - have meaningful activities planned

Alternative View

Broadcast on 2015-05-28 at 7:45AM; Duration: 2:00. Dr. Evans talks about words. Our speech can save our livers. Will we destroy others and ourselves or build up our families and others via words (Eph. 4:30-32). Can we imagine what our homes would be like if we spoke positive, edifying words. Dr. Evans encourages believers to try it and practice it!

Alternative View

Broadcast on 2015-06-08 at 7:45AM; Duration: 1:58. Dr. Evans says we have a treasure of eternal life of Christ via God's power by the Holy Spirit, will either be blocked by pride or will be flowing out to glorify God and benefit others by the Life of Christ in us. What benefit to walk this way and teach our children this truth as they interact with others!

Alternative View

Broadcast on 2015-06-15 at 7:45AM; Duration: 2:00. Tony evans likes all 4 Indiana Jones movies. He chased treasure. More problems came the closer he got to the treasure. Satan will be allowed to fight us harder as we approach greater treasure in experiencing Christ. God's view is don't quit, don't give up! He is building our trust through deeper trials!

Alternative View

Broadcast on 2015-06-18 at 7:45AM; Duration: 2:00. Matthew !1:28 and coming to Jesus to gain rest,, when we are burned out with life and all of our resources and those of the world's fail us and we are hopeless and desperate! That is the meaning of coming to Christ when we are weak and heavy laden! It is a spiritual, emotional, not only physical exhaustion Christ speaks of in this verse!

Alternative View

Broadcast on 2015-06-24 at 7:45AM; Duration: 2:00. Dr. Tony evans says as Proverbs does, how valuable it is to hang out with other believers or "counselors", those who have superior Christ wisdom to ours so that we stay on Christ's path and plan for our spiritual growth.

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Section II: Responsive Programs (Continued)

6. The family (Continued):

Breakpoint

Broadcast on 2015-06-25 at 7:30AM; Duration: 3:53. Eric Metaxas says that a new CBC report claims that cutting accross our culture is a sense of elation in getting away with wrongdoing. Why not! Satan loves this and revels in this attitude all the time! The cure? Coming into a vibrant, eternal life in Christ!

Breakpoint

Broadcast on 2015-06-30 at 7:30AM; Duration: 3:53. john Stonestreet says that parents and kids need to clearly communicate about what is watched on the internet and what byideo games they play. There should be use rules and restrictions. Above all, parental filters should be on everyone's computer or tablet to help monitor computer use with our kids.

7. Abortion and traditional marriage:

Family Talk

Broadcast on 2015-04-17 at 9:00PM; Duration: 25:00. panel discussion on the upcoming decision of the Supreme Court on homosexual marriage - the probability is that the court will legalize same sex marriage in all 50 states - what Christians can do in the meantime and what to expect afterward

Family Talk

Broadcast on 2015-04-23 at 9:00PM; Duration: 25:00. panel discussion on the issues likely to arise if the Supreme Court legalizes homosexual marriage in all 50 states - danger that religious institutions would be forced to perform same sex marriages despite it conflicting with closely held religious beliefs - the church needs to be aware of what the repercussions may be and to prepare accordingly

Focus On The Family

Broadcast on 2015-06-02 at 1:30PM; Duration: 29:00. guest Dennis Jernigan - discussion on how the Lord led Dennis out of the homosexual lifestyle and into his calling of being a praise and worship leader and composer

Breakpoint

Broadcast on 2015-06-17 at 7:30AM; Duration: 3:53. Abortion rates and abortion clinic closingarte on n the rtise. While this is good news, there are vsome larger vacceptance for unwed moms having children. This is not all due to the influence of Christian morality! Our culture needs to step up to promote Christian family, its values to our culture.

8. The disabled:

Social Security and You

Broadcast on 2015-06-09 at 1:25PM; Duration: 5:00. discussion on how to receive SSI benefits if you are disabled - various social security programs available for the disabled - can apply at socialsecurity.gov

9. Health Care:

Breakpoint

Broadcast on 2015-04-06 at 7:30AM; Duration: 3:53. The worst effect of physician-assisted suicide dfevalues the person, created by God. There is no equality among all peoples. It also promotes devaluing of a person's dignity and integrity. Any move toward this action must be thwarted before it begins.

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Section II: Responsive Programs (Continued)

9. Health Care (Continued):

Money Wise

Broadcast on 2015-05-27 at 3:30PM; Duration: 25:00. discussion on the importance of having health and life insurance - shop around for the best rates for the insurance you need in case you find yourself with a serious illness or loss of life

Breakpoint

Broadcast on 2015-06-04 at 7:30AM; Duration: 3:53. John Stonestreet talked about lawsuits about NYC monkies. These animal rights group were to be treated as people. Can animals be considered as humans? The NY judge did not dismiss this animal rights organization's arguements about chimps as persons. Fight as believers for animal rights, yet as Romans 1 says not defending any personhood for them!

10. Crime and Area drug abuse:

Focus On The Family

Broadcast on 2015-04-28 at 1:30PM; Duration: 29:00. guest Dawn Scott Jones - discussion on the crime of childhood sexual abuse - the stealing of innocence of the child - how to survive as an adult after experiencing child sexual abuse - statistics show that 1 in 3 female children are victims of sexual abuse

Focus On The Family

Broadcast on 2015-05-19 at 1:30PM; Duration: 29:00. guests Cecil Murphy and Gary Rowe - discussion about the crime of child sexual abuse from the point of view of the victim - how to survive and thrive as an adult following this type of abuse - perspective from the point of view of the male victims - how to deal with flashbacks of the abuse