

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. Unemployment/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:

**Money Management:**

My Money Life broadcast 2012-07-05 at 12:30 p.m. Duration 5:00 – host Chuck Bentley speaking on what can and cannot be discharged in bankruptcy – only unsecured debt like credit cards may be discharged – mortgages, student loans and auto loans may not be discharged

My Money Life broadcast 2012-08-02 at 12:30 p.m. Duration 5:00 – host Chuck Bentley discussion on how to live a wise financial life trusting in God in your finances and all aspects of life

**Marriage Issues:**

Focus On The Family broadcast 2012-07-17 at 1:30 p.m. Duration 29:00 – guest Dr. David Clarke discussion on preventing divorce, especially in the Christian context – divorce is as prevalent in the Christian community as it is in the secular society – what to avoid and what to do to strengthen marriages – not just to survive but to thrive

Family Talk broadcast 2012-07-30 at 9:00 p.m. Duration 25:00 – guest Dee Breston speaking on the importance of married women to develop and maintain close relationships with other women, married or single – how women can relate to one another and share in the more intimate topics, problems and needs in each other's lives even better than in the relationship between a husband and wife

Focus On The Family broadcast 2012-08-13 at 1:30 p.m. Duration 29:00 – guest Greg and Gary Smalley discussion on strengthening marriages through enhanced communication and speaking skills

Focus On The Family broadcast 2012-08-29 at 1:30 p.m. Duration 29:00 – guest Alistair Begg discussion on tips for selecting the right spouse – establishing a Christ-centered method for meeting and selecting the right spouse for you

**Retirement Issues:**

Social Security and You (2012-09-27 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on how to use on-line application and use of Retirement estimator

**Elderly Care:**

Focus On The Family broadcast 2012-09-06 at 1:30 p.m. Duration 29:00 – a panel of guests discuss issues regarding the care of elderly parents – how this might affect your family as there may be many challenges – examples of challenges given

The Family:

Focus On The Family broadcast 2012-07-05 at 1:30 p.m. Duration 29:00 – guests Tony and Penny Manetti discussion on the challenges of being a military family – especially having a husband and son in the military – coping with daily worries and stress especially during a spouse's deployment

Focus On The Family broadcast 2012-07-16 at 1:30 p.m. Duration 29:00 – guest Greg Smalley discussion on bringing about the exceptionalism of your children – bearing in mind that not all children have the same sets of skills and interests – treat each child as an individual with unique gifts and talents to be fostered as needed for that particular child

Focus On The Family broadcast 2012-07-19 at 1:30 p.m. Duration 29:00 – guests Cara Powell and Trent Clarke discussion about their book "Sticky Faith – Lasting Faith For Your Children" with tips for helping children keep and flourish in their faith, especially in the teen and college years

Focus On The Family broadcast 2012-07-23 at 1:30 p.m. Duration 29:00 – guests Jerry and Judy Squire authors of the book "Creative Grandparenting" with tips on how caring and devoted grandparents can impact the lives of grandchildren, especially to model and mentor Christian values

Focus On The Family broadcast 2012-08-02 at 1:30 p.m. Duration 29:00 – guest Tracy Eyster, author of the book "Be The Mom" with tips on how a mother should relate to her children, both youngsters and teens

Focus On The Family broadcast 2012-08-23 at 1:30 p.m. Duration 29:00 – guest Dr. Kevin Lehman discussion on kids going back to school and how to stimulate their creativity as opposed to just obeying rules and regulations

Focus On The Family broadcast 2012-09-13 at 1:30 p.m. Duration 29:00 – guest Dr. Kevin Lehman speaking on the important relationship between mothers and sons – from early childhood through the teenage years – a healthy relationship between mothers and sons can benefit the son well into adulthood

Social Security and You (2012-09-18 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on benefits for children over 18 who are still in school and what they need to do to continue coverage

Social Security and You (2012-09-11 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on Disability Benefits, work incentives from Social Security, training and rehab available and on trial work period

Crime And Area Drug Abuse:

Focus On The Family broadcast 2012-07-26 at 1:30 p.m. Duration 29:00 – guest Jim Ryun discussion on the importance of having heroes in our lives to help build character and integrity especially as it pertains to the prevention of crime and drug abuse among the youth culture

Focus On The Family broadcast 2012-07-30 at 1:30 p.m. Duration 29:00 – guest Randy Alcorn discussion on keeping and thriving in your Christian faith in the midst of suffering and evil in the world – coping with preventing drug abuse among the young generation

Focus On The Family broadcast 2012-08-06 at 1:30 p.m. Duration 29:00 – guest Sharon Hersch author of the book “The Last Addiction – Why Self Help Is Not Enough” – discussion on dealing with and overcoming addictions of all kinds – identifying addictions and creating steps to overcome them

Focus On The Family broadcast 2012-09-10 at 1:30 p.m. Duration 29:00 – several guests representing police and fire departments – the challenges of first responders to keep Christ first during challenging circumstances – police fighting depression due to all of the crime they see and respond to