

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:

My Money Life

Broadcast on 2013-11-15 at 12:30PM; Duration: 5:00. host Chuck Bentley cautioning young people about the dangers of over spending on credit cards - can start a vicious cycle of debt that can cause many problems, even divorce in some cases

Money Wise

Broadcast on 2013-11-05 at 3:30PM; Duration: 25:00. hosts Howard Dayton and Steve Moore - speaking on women in business and investing based on Proverbs 31 - women working as entrepreneurs in and out of the home - husband seeks her counsel about investing - call in questions - retirement investing - pay off debt and invest in a Roth IRA - makes your finances flexible

2. Marriage Issues:

Focus On The Family

Broadcast on 2013-10-01 at 1:30PM; Duration: 29:00. guests Bill and Pam Farrell panel discussion about God's design for your marriage - you are called as a team to make a difference for Christ - focus on the first five years of marriage especially - helping newlyweds solidify the marriage relationship

Focus On The Family

Broadcast on 2013-10-02 at 1:30PM; Duration: 29:00. continuation of 10-1-13 program

Focus On The Family

Broadcast on 2013-10-10 at 1:30PM; Duration: 29:00. guests Tom and Sandy Ralia - speaking about recovering from a bad marriage - how to overcome the bad in a marriage relationship and with the help of God turning the bad into a good, Christ honoring marriage

Focus On The Family

Broadcast on 2013-10-23 at 1:30PM; Duration: 29:00. guest Leslie Vernick discussion on how to survive a physically or mentally abusive marriage - either men or women can be abused by their spouse - importance of keeping your life centered on Christ and seeking wise Godly counsel for a healing of the marriage

Breakpoint

Broadcast on 2013-11-13 at 7:30AM; Duration: 3:53. Breakpoint discusses how believers with homosexual tendencies can allow God to handle it. homosexual tendencies and acts differ. Some believers will not stop these feelings, but can live by faith and obedience in Christ, avoiding these homosexual tendencies by the Spirit's power. Our identity in Christ is larger than all such homosexual tendencies, really any plaguing temptations of believers of anyone else!

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 2013-12-11 at 1:30PM; Duration: 29:00. guest Debbie Cherry - discussion on how strong willed wives can submit to their husbands as the Bible mandates - how to create a strong marriage within biblical guidelines

3. Unemployed/employment:

Money Wise

Broadcast on 2013-10-01 at 3:30PM; Duration: 25:00. discussion on how to take advantage of "gigenomics" if you are unemployed or forced to work part-time as a result of the employee mandate in the Affordable Care Act - basically involves being receptive to doing "gigs" outside of the normal work environment - small outside projects that can generate income

Money Wise

Broadcast on 2013-10-03 at 3:30PM; Duration: 25:00. encouragement to help the unemployed through benevolence funding and help finding employment

Money Wise

Broadcast on 2013-10-17 at 3:30PM; Duration: 25:00. for the unemployed - how to create a resume and perform a job search - for the employed - how to help a friend or relative find work perhaps at your place of employment

4. Retirement Issues:

Social Security And You

Broadcast on 2013-10-01 at 1:25PM; Duration: 5:00. instructions on using many of the excellent features at socialsecurity.gov including applying for retirement benefits, medicare and planning for your retirement

Social Security And You

Broadcast on 2013-10-15 at 1:25PM; Duration: 5:00. how to apply for Medicare benefits through socialsecurity.gov - list of qualifications and restrictions that may apply

Money Wise

Broadcast on 2013-11-05 at 3:30PM; Duration: 25:00. hosts Howard Dayton and Steve Moore - speaking on women in business and investing based on Proverbs 31 - women working as entrepreneurs in and out of the home - husband seeks her counsel about investing - call in questions - retirement investing - pay off debt and invest in a Roth IRA - makes your finances flexible

5. Elderly Care:

Social Security And You

Broadcast on 2013-11-12 at 1:25PM; Duration: 5:00. Showing elderly parents and grandparents the value of accessing the socialsecurity.gov website to estimate their retirement benefits, print social security income statements, apply for social security and SSI benefits, medicare, and more.

Section II: Responsive Programs (Continued)

6. The family:

Family Talk

Broadcast on 2013-10-24 at 9:00PM; Duration: 25:00. guest Dr. Gary Smalley - discussion on the importance of showing Godly affection within the family - importance of fathers hugging their children and telling them often that he loves them

The Alternative

Broadcast on 2013-10-25 at 6:30PM; Duration: 25:00. discussion on the importance of the father's role in the family - the father must be a strong parental figure and the chief person in the raising of the children - parenting has been relegated to the mother but the biblical mandate is for the father to be the head of the home

Breakpoint

Broadcast on 2013-10-28 at 7:30AM; Duration: 3:53. Japanese people, younger folks, do not desire sex with their marital partner or single women. The explanation is lack of interest in having children. No children, better sex. Not true! The truth of god in the word and our creation by God wins out again.

Focus On The Family

Broadcast on 2013-12-13 at 1:30PM; Duration: 29:00. guest Sherry Rose Shepherd - discussion on how to bring up boys to be strong men and good fathers and husbands

7. Abortion and traditional marriage:

Focus On The Family

Broadcast on 2013-11-20 at 1:30PM; Duration: 29:00. panel discussion with updates on legal cases where businesses have declined to serve at homosexual commitment ceremonies and marriages - several businesses have legal cases pending that may reach the Supreme Court - can Christian owned businesses have the conscience rights not to violate their beliefs

8. The disabled:

Social Security And You

Broadcast on 2013-10-03 at 1:25PM; Duration: 5:00. how to apply for social security disability payments by using the online application process at socialsecurity.gov - also included regulations for receiving social security disability benefits for disabled children

Social Security And You

Broadcast on 2013-10-10 at 1:25PM; Duration: 5:00. instructions on how to apply for SSI disability benefits using the social security website at socialsecurity.gov - describes the programs which are available through social security for the disabled

9. Health Care:

Money Wise

Broadcast on 2013-11-11 at 3:30PM; Duration: 25:00. Guest insurance expert Jim Phillips, discussion of how the Affordable Care Act may affect you - difficulties with website and phone lines indicate that people should wait a month or more to use these services - why millions of people are losing their health insurance and what to do if this applies to you

Section II: Responsive Programs (Continued)

9. Health Care (Continued):

My Money Life

Broadcast on 2013-12-09 at 12:30PM; Duration: 5:00. host Chuck Bentley - how to save money on affordable health care insurance - use high deductible to reduce monthly payments