

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:
8. The Disabled:
9. Health Care:
10. Crime:
11. 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:**Faith and Finance**

Broadcast on 07-04-2023 at 3:30PM; Duration: 25 minutes. Take stock of financial situation and aiming towards financial independence

Faith and Finance

Broadcast on 07-05-2023 at 3:30PM; Duration: 25 minutes. Estate Planning - 6 steps to better planning

Faith and Finance

Broadcast on 07-13-2023 at 3:30PM; Duration: 25 minutes. Seniors in Debt - Causes of debt - advice for those nearing or in retirement, some free resources. Can't change the past but you can the future

Faith and Finance

Broadcast on 07-31-2023 at 3:30PM; Duration: 25 minutes. Managing Money tensions in Marriage - What is the real problem - bad attitudes, unrealistic expectations, wrong assumptions about how to handle money - How to come together on money - ways to bridge the tensions to be more successful at money management

Faith and Finance

Broadcast on 07-20-2023 at 3:30PM; Duration: 25 minutes. Must Have Financial Skills for young Adults - majority of young adults 18 - 25 consistently fail to demonstrate a workign knowledge of financial concepts. Advice of learning and things to understand - must have financial skills

Faith and Finance

Broadcast on 07-26-2023 at 3:30PM; Duration: 25 minutes. What you'll need to Retire - Pieces of the puzzle - ways to cut budgets so you can be in the positive in retirement

Faith and Finance

Broadcast on 08-01-2023 at 3:30PM; Duration: 25 minutes. HealthCare Freedom of Choice - Health plans - differences in "in-network" versus "out of network" what consumers need to be aware of

Faith and Finance

Broadcast on 08-03-2023 at 3:30PM; Duration: 25 minutes. Back to School Shopping Tips - tax holidays and other ways to save for school supplies. making a list, sticking with it without going into debt.

Faith and Finance

Broadcast on 08-10-2023 at 3:30PM; Duration: 25. Avoiding Student Debt - the decision process of what to borrow - 4 ways to minimize debt and misconceptions that could cost you a fortune

Faith and Finance

Broadcast on 08-15-2023 at 3:30PM; Duration: 25 minutes. What to Do with a Boomerang Kid - a survey in May said that 41 % of parents have an adult child currently living with them. - reasons for this and ways to set requirements of a child at home. Setting the example of financial responsibility as you challenge your children to be wise money managers

Faith and Finance

Broadcast on 08-24-2023 at 3:30PM; Duration: 25 minutes. 6 Steps when a Loved one Passes - making wise financial decisions - 6 things you need to do when a person dies

Faith and Finance

Broadcast on 08-31-2023 at 3:30PM; Duration: 25 minutes. What to Ask a Financial Advisor - types of advisor and different questions to ask to get the information you need

Faith and Finance

Broadcast on 08-17-2023 at 3:30PM; Duration: 25 minutes. Your Money Priorities - Prepare and set certain priorities for managing your money. Tackle that debt; re-adjust your budget; beef up your emergency fund; buy a home if you're ready; is this the time to switch jobs

Section II: Responsive Programs (Continued)**2. Marriage Issues:****Focus on the Family**

Broadcast on 08-14-2023 at 1:30PM; Duration: 25 min. Making positive Choices for a Stronger Marriage - be intentional in choosing love - the power of choice in a marriage and ways to choose to improve and strengthen your relationship

Focus on the Family

Broadcast on 08-11-2023 at 1:30PM; Duration: 25. Three kinds of love you need for your marriage - great marriage is self-sacrifice, solid friendship with your spouse and romance

Faith and Finance

Broadcast on 07-31-2023 at 3:30PM; Duration: 25 minutes. Managing Money tensions in Marriage - What is the real problem - bad attitudes, unrealistic expectations, wrong assumptions about how to handle money - How to come together on money - ways to bridge the tensions to be more successful at money management

Family Talk

Broadcast on 07-14-2023 at 9:00PM; Duration: 25 minutes. Straight Talk to Young Couples - part 2 - Kay Cole James Guest-serious need for mentors and solid counsel to help couples walk through the inevitable conflicts that they will face

Family Talk

Broadcast on 07-13-2023 at 9:00PM; Duration: 25 minutes. Straight Talk to Young Couples - part 1 - Kay Cole James - from her book "What I Wished I'd Known Before I Got Married" - her philosophy of "keeping it real and telling it like it is - and why marriage should be forever.

Breakpoint

Broadcast on 08-03-2023 at 7:30AM; Duration: 4 minutes. Cultural erosion cause lack of stable and successful marriage/ need to reaffirm the goodness of marriage. But the value of the human whether married or single.

3. Unemployment/employment:**Faith and Finance**

Broadcast on 08-15-2023 at 3:30PM; Duration: 25 minutes. What to Do with a Boomerang Kid - a survey in May said that 41 % of parents have an adult child currently living with them. - reasons for this and ways to set requirements of a child at home. Setting the example of financial responsibility as you challenge your children to be wise money managers

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4. Retirement Issues:**Faith and Finance**

Broadcast on 07-13-2023 at 3:30PM; Duration: 25 minutes. Seniors in Debt - Causes of debt - advice for those nearing or in retirement, some free resources. Can't change the past but you can the future

Faith and Finance

Broadcast on 07-26-2023 at 3:30PM; Duration: 25 minutes. What you'll need to Retire -Pieces of the puzzle - ways to cut budgets so you can be in the positive in retirement

6. The Family:**Focus on The Family**

Broadcast on 07-20-2023 at 1:30PM and 8:47PM; Duration 25 minutes. Guiding Your Daughter into Womanhood - moms can help daughters by being a safe person in daughter's life and helping to navigate the child's first exposure to sexuality. describes how to initiate conversations about these topics with daughters

Section II: Responsive Programs (Continued)**6. The Family (Continued):****Focus on the Family**

Broadcast on 07-05-2023 at 1:30PM; Duration: 25 min. Giving YOur Teen Freedom to Become an Adult - part 1 Practical Insights to help paretns of teens and preteens better navigate the adolescent years with healthy interaction and boundaires, while giving their teens the opportunity to grow up

Focus on the Family

Broadcast on 07-06-2023 at 1:30PM; Duration: 25 min. Giving Your Teen Freedom to Become an Adult part 2 - with modern culture -Dr. Kenneth Wilgus challenges parents to think differently about how they raise their kids -help navigate their growing up years

Focus on the Family

Broadcast on 08-08-2023 at 1:30PM; Duration: 25 min. Navigating the Early Grade School Years - importance of letting go and hlepign our child grow toeadr independence. 15 factors that help children being successful

Focus on the Family

Broadcast on 08-15-2023 at 1:30PM; Duration: 25. Justice forhte Pre-bron adn their mothers - helping Christians advocate forthe pro-life persepctive whiel engaging those who believe differently - emphasizes the importance of seeing all people as made in the image of God - challenges to act with empathy and kindness -addresses issues that may drive woman, especially the poor and marginalized to have an abortion.

Focus on the Family

Broadcast on 07-14-2023 at 1:30PM; Duration: 25 min. Speaker share storeis and power-packed research to encourage you with Nuts-and-bolts reminders of strong parenting - teaching respect, instilling character , and spending intentional time with your children

Faith and Finance

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Family Talk

Broadcast on 07-14-2023 at 9:00PM; Duration: 25 minutes. Straight Talk to Young Couples - part 2 - Kay Cole James Guest-serious need for mentors and solid counsel to help couples walk through the inevitable conflicts that they will face

Section II: Responsive Programs (Continued)**6. The Family (Continued):****Family Talk**

Broadcast on 07-17-2023 at 9:00PM; Duration: 25 minutes. Manhood: The Masculine Virtues America Needs - guest

US Senator Josh Hawley -talks about this crisis and his book by the same title

Family Talk

Broadcast on 07-31-2023 at 9:00PM; Duration: 25 minutes. Adult Children of Alcoholics - part 1 - Guest Dr. Curt Grayson and anonymous panel - discussion of the traumatic and far-reaching effects that alcoholism inflicted on them as children - the safety of support groups as the guests share the pain of their past

Family Talk

Broadcast on 08-01-2023 at 9:00PM; Duration: 25 minutes. Adult Children of Alcoholics - part 2 - Dr. Curt Grayson and an anonymous panel - there are many ways a child can deal with the trauma of living with an alcoholic parent - some of these kids, when they become adults - realized that when emotional scars are not addressed. - how they worked through the memories of a mom or dad in the throes of addiction

Family Talk

Broadcast on 08-02-2023 at 9:00PM; Duration: 25 minutes. Adult Children of Alcoholics - part 3 - Dr. Curt Grayson and an anonymous panel - Anxiety, Fear, Isolation, Anger - these emotions are magnified many times over for the children of alcoholics. It is in the acknowledgment of emotional pain that one can truly begin to heal.

Family Talk

Broadcast on 08-23-2023 at 9:00PM; Duration: 25 minutes. Children and Stress part 1-Guest - Dr. Archibald Hart Today's fast-paced and confusing culture has caused many children to experience inordinate amounts of stress. - that can feel overwhelming. - identifies the various physical, emotional and mental indicators of anxiety and how setting up certain boundaries for your child can greatly decrease everyday stressors for the child as well as the parents

Family Talk

Broadcast on 08-24-2023 at 9:00PM; Duration: 25 minutes. Children and Stress part 1-Guest - Dr. Archibald Hart break down discussion of the crisis in America known as childhood stress and anxiety. warning signs of stress in children and how parents need to teach them how to make time for rest and recovery. Trauma, hostility, overstimulation and drastic change can intensify a child's stress level. discover how the stability we create by slowing down the pace of life can benefit the whole family

Family Talk

Broadcast on 08-29-2023 at 9:00PM; Duration: 25 minutes. Beauty in Brokenness - part 2 Judy Squire, guest she was born without legs and had a severely deformed hand - Judy shares how a girl born without legs became a "teacher of praise" for her whole family, and how she became a healer of brokenness to thousands across our land

Breakpoint

Broadcast on 08-14-2023 at 7:30AM; Duration: 4 minutes. Why there's no such thing as "Surrogacy Gone Wrong" - by contract, surrogacy sets children up as commodities to be bought, sold, or eliminated. surrogacy is among those cultural realities that reveal how much our view of children has been desensitized by all that constantly reduces them to "things".

Breakpoint

Broadcast on 08-04-2023 at 7:30AM; Duration: 4 minutes. In this cultural moment, parents need help knowing and choosing what is true and finding hope when their children choose otherwise

Breakpoint

Broadcast on 07-12-2023 at 7:30AM; Duration: 4 minutes. Called to adopt - Over 400,000 children are in need of parents. Working to free potential parents from unwarranted state restrictions and to support them in these adoptions is a clear case where Christian love meets civic duty.

Section II: Responsive Programs (Continued)**7. Abortion:****Focus on the Family**

Broadcast on 08-15-2023 at 1:30PM; Duration: 25. Justice for the Pre-born and their mothers - helping Christians advocate for the pro-life perspective while engaging those who believe differently - emphasizes the importance of seeing all people as made in the image of God - challenges to act with empathy and kindness - addresses issues that may drive women, especially the poor and marginalized to have an abortion.

Breakpoint

Broadcast on 08-29-2023 at 7:30AM; Duration: 4 minutes. While states continue to rule on fallout from Boggus, there is a need to resist shortcuts in defending preborn life. addressed many sides of thinking in the whole issue of abortion

8. The Disabled:**Family Talk**

Broadcast on 08-28-2023 at 9:00PM; Duration: 25 minutes. Beauty in Brokenness part 1 - guest Judy Squire - born without legs and with a severely deformed hand - as a wife and mother of three Judy overcame these physical limitations and navigated life with dignity and grace, in spite of the enormous physical setbacks.

Family Talk

Broadcast on 08-29-2023 at 9:00PM; Duration: 25 minutes. Beauty in Brokenness - part 2 Judy Squire, guest she was born without legs and had a severely deformed hand - Judy shares how a girl born without legs became a "teacher of praise" for her whole family, and how she became a healer of brokenness to thousands across our land

9. Health Care:**Faith and Finance**

Broadcast on 08-01-2023 at 3:30PM; Duration: 25 minutes. HealthCare Freedom of Choice - Health plans - differences in "in-network" versus "out of network" what consumers need to be aware of

Breakpoint

Broadcast on 08-03-2023 at 7:30AM; Duration: 4 minutes. America is facing a very dangerous loneliness epidemic that is quickly becoming a public health crisis. Rates of suicide, homicide, depression, self-harm, crime and social isolation are at all-time highs. Researchers have found loneliness can be twice as detrimental to our physical health as obesity. Reality is that healthy intact families are the single most effective tool to combat loneliness. We were made for relationships.

Breakpoint

Broadcast on 07-27-2023 at 7:30AM; Duration: 4 minutes. Asking the Right Question about Medicine: what is it for? Examining if the purpose is to give us what we want or to heal us beyond the traditional assumption that to be healed is to be without pain or disease.

10. Crime:**Focus on the Family**

Broadcast on 07-27-2023 at 1:30PM; Duration: 25. Experiences of life as a college student to playboy bunny to abusive situation and wife of a gangster - how she escaped circumstances

11. Drug Abuse:**Focus on the Family**

Broadcast on 08-18-2023 at 1:30PM; Duration: 25. Helping your loved one find freedom from addiction - Victor Torres share his story of growing up as a gang member and a heroin addict. identifies signs of substance abuse and steps toward hope and healing for addicted.

Section II: Responsive Programs (Continued)

11. Drug Abuse (Continued):

Focus on the Family

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