

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:

Money Wise

Broadcast on 10-01-2019 at 3:30PM; Duration: 25:00. discussion on the importance of teaching sound financial principles to your children - modeling healthy financial habits is the best form of teaching - goal is to make your children wise money managers as adults

Money Wise

Broadcast on 10-03-2019 at 3:30PM; Duration: 25:00. discussion on life insurance with an emphasis on how much life insurance do you need to adequately provide for your spouse and family - should life insurance be used as an investment vehicle or is term insurance a better and more affordable option

My Money Life

Broadcast on 10-04-2019 at 12:30PM; Duration: 2:00. classic broadcast featuring Larry Burkett - discussion on young married couples and how they can become overextended with mortgage and car loans that require debt through credit cards to meet other essential elements of their budget - often leads to marital strain and divorce - importance of living on a sound financial budget from day one of the marriage

Money Wise

Broadcast on 10-14-2019 at 3:30PM; Duration: 25:00. discussion on the dangers of taking out a debt consolidation loan - may seem like a good idea on the short term but it may not solve the over spending problem that led to the need for a debt consolidation loan and may leave you in a worse condition debt wise than you were before

Money Wise

Broadcast on 10-17-2019 at 3:30PM; Duration: 25:00. discussion on money issues within the marriage relationship and why married people have a greater net worth than single people - utilizing your gifts and talents within the marriage relationship to see what works best for who in managing the finances

Money Wise

Broadcast on 10-22-2019 at 3:30PM; Duration: 25:00. discussion on the importance of full disclosure of all financial issues prior to marriage - so that both parties will have a complete accounting of personal debts and other issues prior to marriage - the importance of merging the two financial parties into one upon the marriage

Focus On The Family

Broadcast on 10-02-2019 at 1:30PM; Duration: 29:00. guest Gil Mertz - discussion on the importance of forgiveness within the marriage relationship and how it transformed his marriage from unhealthy to vibrant and healthy

2. Marriage Issues:

My Money Life

Broadcast on 10-04-2019 at 12:30PM; Duration: 2:00. classic broadcast featuring Larry Burkett - discussion on young married couples and how they can become overextended with mortgage and car loans that require debt through credit cards to meet other essential elements of their budget - often leads to marital strain and divorce - importance of living on a sound financial budget from day one of the marriage

Money Wise

Broadcast on 10-17-2019 at 3:30PM; Duration: 25:00. discussion on money issues within the marriage relationship and why married people have a greater net worth than single people - utilizing your gifts and talents within the marriage relationship to see what works best for who in managing the finances

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Money Wise

Broadcast on 10-22-2019 at 3:30PM; Duration: 25:00. discussion on the importance of full disclosure of all financial issues prior to marriage - so that both parties will have a complete accounting of personal debts and other issues prior to marriage - the importance of merging the two financial parties into one upon the marriage

Family Talk

Broadcast on 10-22-2019 at 9:00PM; Duration: 25:00. guest Dr. Gary Smalley discussion on the differences between men and women and how these differences can complement one another within the marriage relationship

Family Talk

Broadcast on 10-08-2019 at 9:00PM; Duration: 25:00. guest Nancy Blake - discussion on her husband's addiction to pornography and how it resulted in a divorce - how she eventually remarried and experienced healing in her relationships

Family Talk

Broadcast on 10-02-2019 at 9:00PM; Duration: 25:00. guest Dr. Barry Lord - discussion on the crime of domestic violence and how it affects women and why they sometimes keep it secret for years to avoid embarrassment and shame

Family Talk

Broadcast on 12-13-2019 at 9:00PM; Duration: 25:00. guest Dr. David Hawkins - discussion about the problem of abuse within the marriage relationship - how it affects trust and the commitment of a wife to love her husband - focus on the issue of emotional abuse and how it manifests itself

Focus On The Family

Broadcast on 11-05-2019 at 1:30PM; Duration: 29:00. discussion on how you can build a dream marriage especially during the critical parenting years - how spouses can make each other feel valued loved and respected

Focus On The Family

Broadcast on 11-13-2019 at 1:30PM; Duration: 29:00. guest Lisa Shea - discussion on how bickering and constant conflict adversely affected her marriage and how these issues were ultimately resolved in favor of a healthy loving relationship

Focus On The Family

Broadcast on 11-22-2019 at 1:30PM; Duration: 29:00. guest Dr. John Trent - discussion on the understanding on two sides of love within the marriage relationship - the strong side and the soft side of the relationship and how to balance the two for a healthy vibrant marriage

Focus On The Family

Broadcast on 11-26-2019 at 1:30PM; Duration: 29:00. guest Jason Romano - discussion on the importance of forgiveness in the marriage relationship and how it resulted in healing and restoration of his marriage

Focus On The Family

Broadcast on 10-03-2019 at 1:30PM; Duration: 29:00. guests Todd and Karen Ehman - discussion on how to work through those issues in marriage that drive you crazy - encouragement to stay committed to loving and serving one another

Focus On The Family

Broadcast on 10-07-2019 at 1:30PM; Duration: 29:00. guest Arlene Pellicane - discussion on how she found contentment as a wife after years of being unhappy in her marriage - how to be purposeful and loving within the marriage relationship

Focus On The Family

Broadcast on 10-10-2019 at 1:30PM; Duration: 29:00. guest Gary Thomas - discussion on how to set boundaries in toxic relationships - if you are not able to there may be circumstances when it is okay to walk away from the relationship

Section II: Responsive Programs (Continued)**2. Marriage Issues (Continued):****Focus On The Family**

Broadcast on 10-16-2019 at 1:30PM; Duration: 29:00. guest Kevin Thompson - discussion on the importance of laughing with your spouse and its positive impact on the marriage relationship - tips for having a happy and joyous marriage

Focus On The Family

Broadcast on 10-24-2019 at 1:30PM; Duration: 29:00. discussion on the importance of maintaining close friendships with others in the marriage relationship and the critical role friends play when conflicts arise in your marriage without being judgmental or taking sides

Focus On The Family

Broadcast on 10-29-2019 at 1:30PM; Duration: 29:00. guest Dr. Greg Smalley - discussion on how to positively impact your child's selection of a potential spouse - how much input is too much and when to allow your child the freedom to decide for themselves who is the right spouse for them

Focus On The Family

Broadcast on 12-03-2019 at 1:30PM; Duration: 29:00. discussion on stress and how it can adversely impact the marriage relationship - tips for dealing with stress and knowing what types of stress are actually beneficial

Focus On The Family

Broadcast on 12-11-2019 at 1:30PM; Duration: 29:00. discussion on the effect that pornography has on the marriage relationship and how to battle this addiction with the goal of healing an unhealthy marriage - pursuing what might be a painful cycle of confession and forgiveness with the reality that relapse is always a possibility

Focus On The Family

Broadcast on 12-16-2019 at 1:30PM; Duration: 29:00. guest Ted Cunningham - discussion on longevity within the marriage relationship and how marriage can be enjoyable and fulfilling at any age

Focus On The Family

Broadcast on 12-27-2019 at 1:30PM; Duration: 29:00. discussion on the importance of making daily choices to love your spouse - the benefits of being loyal and faithful and living in peace and contentment

3. Unemployed/employment:**My Money Life**

Broadcast on 10-07-2019 at 12:30PM; Duration: 2:00. discussion on the importance of maintaining a positive healthy attitude in the workplace - will make your job much more enjoyable and will endear yourself to your co-workers and supervisors

Focus On The Family

Broadcast on 10-21-2019 at 1:30PM; Duration: 29:00. guest Cynthia Tobias - discussion on the importance of getting along with others in the work environment - tips for improving communication and enhancing the work experience

Focus On The Family

Broadcast on 12-30-2019 at 1:30PM; Duration: 29:00. guest Cynthia Tobias - discussion on determining what course your life will take with an emphasis on career choices with commensurate educational needs - how your inherent strengths and abilities will factor into employment decisions

4. Retirement Issues:**Community Bulletin Board**

Broadcast on 10-02-2019 at 1:25PM; Duration: 5:00. public service announcement for the legal presentation "Veterans and Medicaid Benefits to Help You Pay for Long Term Care" hosted by attorney Robin Petersen at the Center for Family Caregivers Wednesday October 23 at 10:30 a.m.

Section II: Responsive Programs (Continued)**5. Elderly Care:****Community Bulletin Board**

Broadcast on 10-02-2019 at 1:25PM; Duration: 5:00. public service announcement for the legal presentation "Veterans and Medicaid Benefits to Help You Pay for Long Term Care" hosted by attorney Robin Petersen at the Center for Family Caregivers Wednesday October 23 at 10:30 a.m.

Community Bulletin Board

Broadcast on 10-14-2019 at 1:25PM; Duration: 5:00. Public Service Announcement for Community Service Organizations Host Elder Abuse Awareness And Education Seminar October 24 at the Viera Government Center - Multi-agency seminar to highlight the dangers of the crime of elder abuse as well as elderly care, elder health care, the disabled and family issues regarding the elderly

6. The family:**Money Wise**

Broadcast on 10-01-2019 at 3:30PM; Duration: 25:00. discussion on the importance of teaching sound financial principles to your children - modeling healthy financial habits is the best form of teaching - goal is to make your children wise money managers as adults

Money Wise

Broadcast on 10-03-2019 at 3:30PM; Duration: 25:00. discussion on life insurance with an emphasis on how much life insurance do you need to adequately provide for your spouse and family - should life insurance be used as an investment vehicle or is term insurance a better and more affordable option

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Family Talk

Broadcast on 11-05-2019 at 9:00PM; Duration: 25:00. guest Cynthia Tobias - discussion on the learning styles of children and what parents can do to enhance their educational experiences and progress

Family Talk

Broadcast on 11-27-2019 at 9:00PM; Duration: 25:00. guest Danae Dobson - discussion on teen girls and the unique challenges they face - how parents should relate to them as they develop into young women - how to protect teen girls from a rapidly degrading popular culture and media

Family Talk

Broadcast on 12-12-2019 at 9:00PM; Duration: 25:00. guest Cathe Laurie - discussion on how to create a positive learning environment for our children - how an explicit sex education curriculum in California public schools is adversely affecting families there

Focus On The Family

Broadcast on 11-01-2019 at 1:30PM; Duration: 29:00. guest Cecil Stokes - discussion on adoption and how it positively affected a family

Focus On The Family

Broadcast on 11-06-2019 at 1:30PM; Duration: 29:00. discussion on how to maintain a healthy family life through adversity and life's inevitable valleys

Focus On The Family

Broadcast on 11-07-2019 at 1:30PM; Duration: 29:00. discussion on methods of enhancing communication with your children with practical advice for parents

Section II: Responsive Programs (Continued)**6. The family (Continued):****Focus On The Family**

Broadcast on 11-12-2019 at 1:30PM; Duration: 29:00. guest Kathy Lipp - discussion on Christmas and how to make it more enjoyable and meaningful for the entire family - focus on effective Christmas budgeting and planning with gift giving and decorating advice

Focus On The Family

Broadcast on 11-15-2019 at 3:30PM; Duration: 29:00. guest Tilly Dillehay - discussion on the problem of envy and how it can adversely affect the family relationship - how to positively react to the success of others, especially those in the same family - how jealousy can wreck the family relationship

Focus On The Family

Broadcast on 11-18-2019 at 1:30PM; Duration: 29:00. guest Jonathan McKee - discussion on the challenges of providing healthy positive choices in media for the consumption of your children - things to avoid and look out for and how to know when your children are watching inappropriate things on their phones or computers

Focus On The Family

Broadcast on 11-21-2019 at 1:30PM; Duration: 29:00. guest Elizabeth Oates - discussion on how you can have a healthy family even in yours was not - learning from the past and applying lessons from your unhealthy family to make your current family healthy and vibrant

Focus On The Family

Broadcast on 11-29-2019 at 1:30PM; Duration: 29:00. guest Asheritah Ciuciu - discussion on the Christmas advent season and how it positively affected her and her family as the Christmas season approached - how celebrating the advent season enhanced their Christmas and the fellowship of the family

Focus On The Family

Broadcast on 10-01-2019 at 1:30PM; Duration: 29:00. discussion on preparing your children for the inevitable teen years - tips for making this critical time less stressful for your kids

Focus On The Family

Broadcast on 10-08-2019 at 1:30PM; Duration: 29:00. discussion on what to do when your children constantly misbehave - tips for adjusting your parenting strategies to better impact the lives of your children, building respect and obedience

Focus On The Family

Broadcast on 10-18-2019 at 1:30PM; Duration: 29:00. guest Sarah Perry - discussion on hope and encouragement for mothers who sometimes feel like quitting - how to manage and survive stress within the family relationship and how to keep your sense of humor

Focus On The Family

Broadcast on 10-23-2019 at 1:30PM; Duration: 29:00. guest Craig Glass - discussion on how to overcome stereotypes as a father in the family relationship - how to overcome a sense that you are not fulfilling the needs the family has for a father - how to avoid shame and insecurity and realize your true identity

Focus On The Family

Broadcast on 10-28-2019 at 1:30PM; Duration: 29:00. guest Ray Vander Laan - discussion on preparing your teen children for adulthood and helping them realize their full potential to impact the world around them and build healthy relationships

Focus On The Family

Broadcast on 10-29-2019 at 1:30PM; Duration: 29:00. guest Dr. Greg Smalley - discussion on how to positively impact your child's selection of a potential spouse - how much input is too much and when to allow your child the freedom to decide for themselves who is the right spouse for them

Focus On The Family

Broadcast on 12-05-2019 at 1:30PM; Duration: 29:00. guest Dr. Meg Meeker - discussion on helping your daughter mature into a confident woman - the impacts of peer pressure and social media which can tuen your daughter in the wrong direction and the importance that a loving caring father has in the life of his daughter

Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 12-09-2019 at 1:30PM; Duration: 29:00. guest Dr. Kathy Koch - discussion on character motivation and development of your children with practical application on ways to teach good character by getting to know your child better

Focus On The Family

Broadcast on 12-13-2019 at 1:30PM; Duration: 29:00. guest Jay John - discussion on the importance of recognizing the true meaning of Christmas and how that reality will positively impact the Christmas experience with your family

Focus On The Family

Broadcast on 12-19-2019 at 1:30PM; Duration: 29:00. guest Dr. Meg Meeker - discussion on how to raise your boys to become good young men - the importance of not being overly protective but allowing your sons to develop naturally and how to know when to distance yourself from your sons

Focus On The Family

Broadcast on 12-23-2019 at 1:30PM; Duration: 29:00. discussion on parenting with an emphasis on how to know when to release your children to become the adults they are destined to be - the difficulty and challenges of knowing when to let go

Focus On The Family

Broadcast on 12-25-2019 at 1:30PM; Duration: 29:00. discussion on Christmas and special holiday memories from the Focus on the Family staff - how Christmas has affected family life throughout the years

7. Abortion and traditional marriage:

Joni And Friends

Broadcast on 10-07-2019 at 1:00PM; Duration: 5:00. discussion on Down's Syndrome as October is national Down's Syndrome Awareness Month - danger as tests for Down's Syndrome are now available early in a pregnancy and many more Down's Syndrome children are being aborted - the unique character traits and loving nature of Down's Syndrome children was described

Joni And Friends

Broadcast on 10-09-2019 at 1:00PM; Duration: 5:00. discussion on the challenges of the disabled and how more and more disabled and Down's Syndrome babies are being aborted due to the perceived inconvenience of raising such children

Focus On The Family

Broadcast on 12-02-2019 at 1:30PM; Duration: 29:00. guest Emily Colson - discussion on autism and how her son Max with autism has been a blessing to those around him - discussion on how abortion is being used to prevent the birth of babies with potential disabilities like Down's Syndrome

8. The disabled:

Joni and Friends

Broadcast on 10-02-2019 at 1:00PM; Duration: 5:00. discussion on National Disability Awareness Month and things you can do to help the disabled as well as programs that are available to help the disabled

Joni And Friends

Broadcast on 10-07-2019 at 1:00PM; Duration: 5:00. discussion on Down's Syndrome as October is national Down's Syndrome Awareness Month - danger as tests for Down's Syndrome are now available early in a pregnancy and many more Down's Syndrome children are being aborted - the unique character traits and loving nature of Down's Syndrome children was described

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Section II: Responsive Programs (Continued)

8. The disabled (Continued):

Community Bulletin Board

Broadcast on 10-14-2019 at 1:25PM; Duration: 5:00. Public Service Announcement for Community Service Organizations Host Elder Abuse Awareness And Education Seminar October 24 at the Viera Government Center - Multi-agency seminar to highlight the dangers of the crime of elder abuse as well as elderly care, elder health care, the disabled and family issues regarding the elderly

Joni And Friends

Broadcast on 10-15-2019 at 1:00PM; Duration: 5:00. celebration of Joni Tada's 70th birthday - surviving more than 50 years as a paraplegic and discussion on how people with disabilities like this are living longer and longer with vastly improved quality of life when compared to previous decades

Family Talk

Broadcast on 12-06-2019 at 9:00PM; Duration: 25:00. guest Doug Mazza - discussion on the disabled and how we can serve their special needs - how the disabled can uniquely touch those around them

Focus On The Family

Broadcast on 10-17-2019 at 1:30PM; Duration: 29:00. guest Dr. Matthew Stanford - discussion on mental illness with an emphasis on physical, spiritual, emotional and relational needs - when to know when a person is disabled through mental illness and what treatments are available to meet their needs

9. Health Care:

Community Bulletin Board

Broadcast on 10-02-2019 at 1:25PM; Duration: 5:00. public service announcement for the legal presentation "Veterans and Medicaid Benefits to Help You Pay for Long Term Care" hosted by attorney Robin Petersen at the Center for Family Caregivers Wednesday October 23 at 10:30 a.m.

Community Bulletin Board

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Focus On The Family

Broadcast on 10-15-2019 at 1:30PM; Duration: 29:00. guest Adriel Booker - discussion on how to rebound from a miscarriage with an emphasis on how to handle grief and the physical effects of a miscarriage and when it is acceptable to attempt a new pregnancy

Focus On The Family

Broadcast on 10-17-2019 at 1:30PM; Duration: 29:00. guest Dr. Matthew Stanford - discussion on mental illness with an emphasis on physical, spiritual, emotional and relational needs - when to know when a person is disabled through mental illness and what treatments are available to meet their needs

Focus On The Family

Broadcast on 10-30-2019 at 1:30PM; Duration: 29:00. guest Levi Lusko - discussion on how to overcome destructive bad habits and when to know if professional intervention is necessary

10. Crime and Area drug abuse:

Community Bulletin Board

Broadcast on 10-14-2019 at 1:25PM; Duration: 5:00. Public Service Announcement for Community Service Organizations Host Elder Abuse Awareness And Education Seminar October 24 at the Viera Government Center - Multi-agency seminar to highlight the dangers of the crime of elder abuse as well as elderly care, elder health care, the disabled and family issues regarding the elderly

Section II: Responsive Programs (Continued)

10. Crime and Area drug abuse (Continued):

Family Talk

Broadcast on 10-02-2019 at 9:00PM; Duration: 25:00. guest Dr. Barry Lord - discussion on the crime of domestic violence and how it affects women and why they sometimes keep it secret for years to avoid embarrassment and shame

Family Talk

Broadcast on 11-04-2019 at 9:00PM; Duration: 25:00. guest Eric Metaxas - discussion on the erosion of the culture and dangers we face as a nation as we embrace things such as abortion and homosexual marriage - focus on how immorality manifests itself in politics and social media

Family Talk

Broadcast on 12-10-2019 at 9:00PM; Duration: 25:00. guest Dennis Prager - discussion on how violent crimes are being committed against conservative speakers on college campuses - law enforcement is typically complacent as are college administrators - how free speech is being criminalized