

**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 04-02-2020 at 3:30PM; Duration: 25:00. Discussion on money in marriage, how to assign financial management duties to the spouse who has a gift in this regard

#### Money Wise

Broadcast on 04-27-2020 at 3:30PM; Duration: 25:00. Discussion on the proper handling and use of credit cards, use them for necessary items only and pay off the entire balance each month

#### Money Wise

Broadcast on 05-21-2020 at 3:30PM; Duration: 25:00. Discussion on creating and employing a spending plan, aka budget, to track your income and spending with the goal of spending less than you earn to provide funds for saving and investment

#### Focus On The Family

Broadcast on 04-03-2020 at 1:30PM; Duration: 29:00. Guest Steve Farrar, discussion on financial tips to help weather the Corona virus during financial stress and uncertainty

#### Focus On The Family

Broadcast on 04-23-2020 at 1:30PM; Duration: 29:00. Guests Jeff and Shaunti Feldhahn discussion on how to grow closer to your spouse when finances are tight

#### Focus On The Family

Broadcast on 04-27-2020 at 1:30PM; Duration: 29:00. Guest Arlene Pellicane discussion on how to effectively balance work and family and finances if you are being forced to work at home during the Corona virus pandemic

#### Focus On The Family

Broadcast on 05-15-2020 at 1:30PM; Duration: 29:00. guest Michelle Singletary discussion on how to best manage your finances during times of crisis like Covid-19

#### Focus On The Family

Broadcast on 05-22-2020 at 1:30PM; Duration: 29:00. discussion on how to save money by cooking at home and preparing budget friendly meals and having the family participate in the meal preparation process

#### Focus On The Family

Broadcast on 05-28-2020 at 1:30PM; Duration: 29:00. discussion on how to model generosity in your children and instill sound money management in their lives at an early age

#### Breakpoint

Broadcast on 06-24-2020 at 7:30AM; Duration: 5:00. discussion on the impact of Covid-19 on the financial markets and how to adjust to the negative trends

### 2. Marriage Issues:

#### Money Wise

Broadcast on 04-02-2020 at 3:30PM; Duration: 25:00. Discussion on money in marriage, how to assign financial management duties to the spouse who has a gift in this regard

#### Focus On The Family

Broadcast on 04-08-2020 at 1:30PM; Duration: 29:00. Discussion on how simple everyday decisions we make can affect our marriages, for better or for worse

#### Focus On The Family

Broadcast on 04-16-2020 at 1:30PM; Duration: 29:00. Guests Amber and Guy Lia discussion on challenges to marriages in the midst of the Corona virus pandemic perhaps as couples are forced to spend more time together in confined spaces

**Section II: Responsive Programs (Continued)**

**2. Marriage Issues (Continued):**

**Focus On The Family**

Broadcast on 04-20-2020 at 1:30PM; Duration: 29:00. Guest Dr. Gary Chapman, discussion on how to best serve your spouse in the midst of the Corona virus restrictions and stay at home orders

**Focus On The Family**

Broadcast on 04-23-2020 at 1:30PM; Duration: 29:00. Guests Jeff and Shaunti Feldhahn discussion on how to grow closer to your spouse when finances are tight

**Focus On The Family**

Broadcast on 04-27-2020 at 1:30PM; Duration: 29:00. Guest Arlene Pellicane discussion on how to effectively balance work and family and finances if you are being forced to work at home during the Corona virus pandemic

**Focus On The Family**

Broadcast on 04-28-2020 at 1:30PM; Duration: 29:00. Guests Greg and Erin Smalley discussion on how to reconnect as a couple if you are forced to stay home together during the Corona virus pandemic

**Focus On The Family**

Broadcast on 06-10-2020 at 1:30PM; Duration: 29:00. guests Rob and Tricia Williford discussion on how to recover from the loss of a spouse

**Focus On The Family**

Broadcast on 06-15-2020 at 1:30PM; Duration: 29:00. Guest Jen Weaver discussion on the secrets of being a happy wife

**Focus On The Family**

Broadcast on 06-25-2020 at 1:30PM; Duration: 29:00. guest Gary Thomas discussion on having realistic expectations for your marriage to avoid disappointment

**Focus On The Family**

Broadcast on 06-30-2020 at 1:30PM; Duration: 29:00. discussion on how to successfully recover from marital infidelity

**Focus On The Family**

Broadcast on 05-01-2020 at 1:30PM; Duration: 29:00. guest Max Lucado discussion on how to preserve your marriage and family in times of crisis like Covid-19

**Focus On The Family**

Broadcast on 05-04-2020 at 1:30PM; Duration: 29:00. guest Kathi Lipp discussion on creative dating ideas for married couples

**Focus On The Family**

Broadcast on 05-08-2020 at 1:30PM; Duration: 29:00. guest Cara Kae James discussion on how to thrive as a wife and mom

**Focus On The Family**

Broadcast on 05-27-2020 at 1:30PM; Duration: 29:00. discussion on how to save your marriage if it is in crisis and how to deal with marital stress in the wake of the Covid-19 crisis

**3. Unemployed/employment:**

**Money Wise**

Broadcast on 04-04-2020 at 3:30PM; Duration: 25:00. Discussion on the best way to present yourself in a job interview, what not to talk about and how to answer the most commonly asked questions

**Money Wise**

Broadcast on 05-02-2020 at 3:30PM; Duration: 25:00. Discussion on the dramatically rising unemployment rate due to Corona virus shutdowns and subsequent loss of jobs, what to do if you are laid off or terminated, emphasizing the importance of maintaining an emergency fund

**Section II: Responsive Programs (Continued)**

**3. Unemployed/employment (Continued):**

**Money Wise**

Broadcast on 05-17-2020 at 3:30PM; Duration: 25:00. Discussion about the vast unemployment due to the Corona virus shutdowns, how to prepare for prolonged unemployment and things you can do to earn income during the crisis

**Money Wise**

Broadcast on 06-09-2020 at 3:30PM; Duration: 25:00. Tips for finding a job, the importance of networking to find a job as 85% of jobs are filled without advertising

**Money Wise**

Broadcast on 06-04-2020 at 3:30PM; Duration: 25:00. discussion on the importance of using technology and social media to help find a job, also preparing for a job interview that might take place on line rather than in person

**4. Retirement Issues:**

**Money Wise**

Broadcast on 04-11-2020 at 3:30PM; Duration: 25:00. Discussion on retirement planning, how much income you will need to maintain your current lifestyle in retirement

**Money Wise**

Broadcast on 05-10-2020 at 3:30PM; Duration: 25:00. Discussion on the difference between a Roth and traditional IRA and the difference between a 401K and a 403B if any, and the benefits of all of these when planning for retirement

**Money Wise**

Broadcast on 06-01-2020 at 3:30PM; Duration: 25:00. Tips for saving for retirement and determining how much you will need to save and invest to maintain your current lifestyle after you retire

**5. Elderly Care:**

**Money Wise**

Broadcast on 04-23-2020 at 3:30PM; Duration: 25:00. Discussion on ways of protecting the elderly from the Corona virus from a financial standpoint, making sure all of your affairs are in order if you contract the disease

**Money Wise**

Broadcast on 05-26-2020 at 3:30PM; Duration: 25:00. Discussion on the purchase of long term care insurance and when it is best to purchase it as it gets much more expensive the older you get

**Focus On The Family**

Broadcast on 04-02-2020 at 1:30PM; Duration: 29:00. Guest Dr. Jerome Adams, U.S. Surgeon General, discussion on the Corona virus pandemic, what we should do to protect ourselves and the elderly who are most at risk

**6. The family:**

**Money Wise**

Broadcast on 04-15-2020 at 3:30PM; Duration: 25:00. Discussion on children and finances, when is a good time to start teaching your children about spending and saving and giving, starting early is best

**Focus On The Family**

Broadcast on 04-06-2020 at 1:30PM; Duration: 29:00. Discussion on the importance of teaching your children about the true meaning of Easter and tips for family enjoyment of this important holiday

**Focus On The Family**

Broadcast on 04-07-2020 at 1:30PM; Duration: 29:00. Guest Phil Callaway discussion on creating family memories especially as they relate to grace toward each other

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

Broadcast on 04-09-2020 at 1:30PM; Duration: 29:00. Guest Tricia Goyer discussion on tips for homeschooling your children, how to structure the lessons to avoid excess stress, tips for being successful in this vital work, especially during the Corona virus outbreak and how many more people are being exposed to homeschooling as schools remain closed

**Focus On The Family**

Broadcast on 04-17-2020 at 1:30PM; Duration: 29:00. Guest Jonathan McKee discussion on how best to regulate screen time, phones, video games, television, social media, computers within the family as lots of free time is available during Corona virus stay at home orders

**Focus On The Family**

Broadcast on 04-22-2020 at 1:30PM; Duration: 29:00. Guest Dr. Kathy Koch discussion on healthy things you and your family can do in the midst of the Corona virus pandemic and stay at home orders

**Focus On The Family**

Broadcast on 04-27-2020 at 1:30PM; Duration: 29:00. Guest Arlene Pellicane discussion on how to effectively balance work and family and finances if you are being forced to work at home during the Corona virus pandemic

**Focus On The Family**

Broadcast on 04-29-2020 at 1:30PM; Duration: 29:00. Guest Dr. Norm Wright discussion on dealing with grief, loss and depression in the midst of the Corona virus pandemic

**Family Talk**

Broadcast on 06-15-2020 at 9:00PM; Duration: 25:00. No Substitute For Daddy's Love Part 1

**Family Talk**

Broadcast on 06-16-2020 at 9:00PM; Duration: 25:00. No Substitute For Daddy's Love Part 2

**Family Talk**

Broadcast on 06-17-2020 at 9:00PM; Duration: 25:00. The Gift Of A Father's Love Part 1

**Family Talk**

Broadcast on 06-18-2020 at 9:00PM; Duration: 25:00. The Gift Of A Father's Love Part 2

**Family Talk**

Broadcast on 06-19-2020 at 9:00PM; Duration: 25:00. Honoring And Encouraging Dads

**Focus On The Family**

Broadcast on 06-03-2020 at 1:30PM; Duration: 29:00. Guest Dr. Kathy Koch discussion on activities to involve and occupy your kids during the summer months

**Focus On The Family**

Broadcast on 06-08-2020 at 1:30PM; Duration: 29:00. Discussion on developing healthy prayer habits for your children for example helping them pray at least once daily

**Focus On The Family**

Broadcast on 06-18-2020 at 1:30PM; Duration: 29:00. guest Ken Davis saluting fathers

**Focus On The Family**

Broadcast on 05-01-2020 at 1:30PM; Duration: 29:00. guest Max Lucado discussion on how to preserve your marriage and family in times of crisis like Covid-19

**Focus On The Family**

Broadcast on 05-05-2020 at 1:30PM; Duration: 29:00. guest John Stonestreet discussion on helping your child develop a resilient faith in difficult times

**Focus On The Family**

Broadcast on 05-06-2020 at 1:30PM; Duration: 29:00. guests Dave Runyon and Jay Pathak discussion on interacting between your family and your neighbors in times of crisis like Covid-19

**Section II: Responsive Programs (Continued)**

**6. The family (Continued):**

**Focus On The Family**

Broadcast on 05-08-2020 at 1:30PM; Duration: 29:00. guest Cara Kae James discussion on how to thrive as a wife and mom

**Focus On The Family**

Broadcast on 05-14-2020 at 1:30PM; Duration: 29:00. discussion on how to deal with adult children who are more and more returning home to live with their parents

**Focus On The Family**

Broadcast on 05-18-2020 at 1:30PM; Duration: 29:00. guest Kenn Kington discussion on the challenges of raising kids with humor as an emphasis

**Focus On The Family**

Broadcast on 05-22-2020 at 1:30PM; Duration: 29:00. discussion on how to save money by cooking at home and preparing budget friendly meals and having the family participate in the meal preparation process

**Focus On The Family**

Broadcast on 05-26-2020 at 1:30PM; Duration: 29:00. discussion on how to create summertime memories with your children

**Focus On The Family**

Broadcast on 05-28-2020 at 1:30PM; Duration: 29:00. discussion on how to model generosity in your children and instill sound money management in their lives at an early age

**Focus On The Family**

Broadcast on 05-29-2020 at 1:30PM; Duration: 29:00. discussion on the challenges of being a foster mom

**7. Abortion and traditional marriage:**

**Money Wise**

Broadcast on 04-18-2020 at 3:30PM; Duration: 25:00. Discussion on the financial impact of abortion on the society, in terms of lessening the population for taxes, education, and general spending as millions of potential citizens and contributors to society have been aborted

**Focus On The Family**

Broadcast on 04-01-2020 at 1:30PM; Duration: 29:00. Discussion on why abortion clinics have been declared as essential businesses during the Corona virus shutdowns

**Focus On The Family**

Broadcast on 04-13-2020 at 1:30PM; Duration: 29:00. Discussion on present status and activity within the pro life movement and the effect it is having on the abortion industry

**Focus On The Family**

Broadcast on 06-23-2020 at 1:30PM; Duration: 29:00. guest Jackie Perry discussion on how she discovered her true identity after leaving her lesbian lifestyle

**Breakpoint**

Broadcast on 06-10-2020 at 7:30AM; Duration: 5:00. discussion on planned parenthood and new evidence that they are harvesting and selling baby body parts

**8. The disabled:**

**Money Wise**

Broadcast on 05-06-2020 at 3:30PM; Duration: 25:00. Discussion on the importance of caring for the disabled and benefits that are available to the families affected by disability

**Focus On The Family**

Broadcast on 06-16-2020 at 1:30PM; Duration: 29:00. discussion on cerebral palsy, how to live with it and how it can be treated

**Section II: Responsive Programs (Continued)****9. Health Care:****Money Wise**

Broadcast on 05-13-2020 at 3:30PM; Duration: 25:00. Discussion on the option of fraternal insurance companies as opposed to traditional health insurance policies

**Focus On The Family**

Broadcast on 04-02-2020 at 1:30PM; Duration: 29:00. Guest Dr. Jerome Adams, U.S. Surgeon General, discussion on the Corona virus pandemic, what we should do to protect ourselves and the elderly who are most at risk

**Focus On The Family**

Broadcast on 04-21-2020 at 1:30PM; Duration: 29:00. Guest Dr. Gregory Jantz on tips for avoiding depression in the midst of the Corona virus scare and dealing with depression if you are suffering from it

**Focus On The Family**

Broadcast on 04-29-2020 at 1:30PM; Duration: 29:00. Guest Dr. Norm Wright discussion on dealing with grief, loss and depression in the midst of the Corona virus pandemic

**Focus On The Family**

Broadcast on 06-01-2020 at 1:30PM; Duration: 29:00. Guest Dr. Gary Chapman discussion on anger management and how anger can adversely affect your health and the health of those around you

**Focus On The Family**

Broadcast on 06-16-2020 at 1:30PM; Duration: 29:00. discussion on cerebral palsy, how to live with it and how it can be treated

**Focus On The Family**

Broadcast on 05-11-2020 at 1:30PM; Duration: 29:00. guest Secretary of State Mike Pompeo discussion on how to deal with anxiety and fear in the midst of crisis like Covid-19

**Breakpoint**

Broadcast on 06-05-2020 at 7:30AM; Duration: 5:00. discussion on Covid-19 and how it is contributing to depression and suicide

**Focus On The Family**

Broadcast on 06-29-2020 at 7:30AM; Duration: 5:00. discussion on the link between marijuana use and psychosis and suicide

**10. Crime and Area drug abuse:****Money Wise**

Broadcast on 04-08-2020 at 3:30PM; Duration: 25:00. Discussion on identity theft, the fastest growing crime in the country, how to best protect yourself from identity theft and things you can do to lessen the chance of being a victim of this crime

**Money Wise**

Broadcast on 05-29-2020 at 3:30PM; Duration: 25:00. Discussion on scams that primarily affect the elderly, fake social security and IRS calls that ask you for money or identification information are scams, crimes and should be avoided and reported to the authorities

**Money Wise**

Broadcast on 06-08-2020 at 3:30PM; Duration: 25:00. discussion about scams that may or not be true, examples of what to avoid when dealing with potentially bogus solicitations, knowing what is legitimate and what is criminal

**Breakpoint**

Broadcast on 06-01-2020 at 7:30AM; Duration: 5:00. discussion on the murder of George Floyd and its societal impact

**Breakpoint**

Broadcast on 06-11-2020 at 7:30AM; Duration: 5:00. discussion on what our cries and protests for justice really mean

**Section II: Responsive Programs (Continued)**

**10. Crime and Area drug abuse (Continued):**

**Breakpoint**

Broadcast on 06-15-2020 at 7:30AM; Duration: 5:00. discussion on defunding or eliminating the police and what impact it would have on crime and public safety

**Focus On The Family**

Broadcast on 06-29-2020 at 7:30AM; Duration: 5:00. discussion on the link between marijuana use and psychosis and suicide