

**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:**

**Moneywise**

Broadcast on 10-04-2021 at 3:30PM; Duration: 25:00. discussion on the importance of a married couple being in unity and agreement when it comes to finances and financial decisions

**Moneywise**

Broadcast on 10-07-2021 at 3:30PM; Duration: 25:00. discussion on how much money you will need to maintain your current lifestyle after retirement

**Moneywise**

Broadcast on 10-22-2021 at 3:30PM; Duration: 25:00. discussion on health insurance and whether or not fraternal plans may be used as an alternative

**Moneywise**

Broadcast on 10-28-2021 at 3:30PM; Duration: 25:00. discussion on unemployment and how to weather the pandemic if you are unemployed because of it

**Moneywise**

Broadcast on 11-04-2021 at 3:30PM; Duration: 25:00. discussion on the difference between traditional health insurance and long term care insurance and what you will need to consider when purchasing these items

**Moneywise**

Broadcast on 11-12-2021 at 3:30PM; Duration: 25:00. discussion on what jobs pay the most and what sort of education is needed to qualify for these jobs

**Moneywise**

Broadcast on 11-18-2021 at 3:30PM; Duration: 25:00. discussion on how to determine which spouse would be better at handling the family finances

**Moneywise**

Broadcast on 11-24-2021 at 3:30PM; Duration: 25:00. discussion on the importance of teaching your children about finances and starting at an early age is best

**Moneywise**

Broadcast on 12-03-2021 at 3:30PM; Duration: 25:00. discussion on how to create and maintain a spending plan especially as the holidays approach and spending may get out of control

**Moneywise**

Broadcast on 12-09-2021 at 3:30PM; Duration: 25:00. discussion on the differences between a traditional and Roth IRA's and the tax implications of both

**Moneywise**

Broadcast on 12-15-2021 at 3:30PM; Duration: 25:00. discussion on identity theft which is estimated to be the fastest type of crime in the U.S. and tips for helping to prevent it

**Moneywise**

Broadcast on 12-22-2021 at 3:30PM; Duration: 25:00. discussion on credit cards and using them for budgeted items only especially as the temptation to over spend at Christmas creates financial hazards

**Focus On The Family**

Broadcast on 10-11-2021 at 1:30PM; Duration: 29:00. discussion on plotting a course to break bad financial habits with the goal of becoming debt free

**2. Marriage Issues:**

**Family Talk**

Broadcast on 11-16-2021 at 9:00PM; Duration: 25:00. guest Ron Deal discussion on the challenges and blessings of living in a blended family

**Section II: Responsive Programs (Continued)****2. Marriage Issues (Continued):****Moneywise**

Broadcast on 10-04-2021 at 3:30PM; Duration: 25:00. discussion on the importance of a married couple being in unity and agreement when it comes to finances and financial decisions

**Moneywise**

Broadcast on 11-18-2021 at 3:30PM; Duration: 25:00. discussion on how to determine which spouse would be better at handling the family finances

**Focus On The Family**

Broadcast on 10-07-2021 at 1:30PM; Duration: 29:00. guest Gary Thomas discussion on methods to breathe spiritual life in your marriage

**Focus On The Family**

Broadcast on 10-13-2021 at 1:30PM; Duration: 29:00. guest Sy Rogers discussion on finding healing of sexual brokenness in your marriage with emphasis on effective treatments

**Focus On The Family**

Broadcast on 10-20-2021 at 1:30PM; Duration: 29:00. guest Darby Strickland discussion on the crime of marital abuse and how friends can help bring this abuse to light

**Focus On The Family**

Broadcast on 10-28-2021 at 1:30PM; Duration: 29:00. guest Shaunti Feldhahn discussion on how to maximize happiness in your marriage

**Focus On The Family**

Broadcast on 11-11-2021 at 1:30PM; Duration: 29:00. guest Steve Farrar discussion on how husbands can go all out in love and support of their wives

**Focus On The Family**

Broadcast on 11-16-2021 at 1:30PM; Duration: 29:00. discussion on criminal pronography and its harmful effects on the marriage relationship

**Focus On The Family**

Broadcast on 12-03-2021 at 1:30PM; Duration: 29:00. guest Kevin Thompson discussion on the roles we share as husband and wife and how to identify and thrive in them

**Focus On The Family**

Broadcast on 12-08-2021 at 1:30PM; Duration: 29:00. guests Amber and Guy Lia discussion on identifying triggers in your marriage and how mto achieve true peace in the midst of rifts in the marriage relationship

**Focus On The Family**

Broadcast on 12-23-2021 at 1:30PM; Duration: 29:00. discussion on the spiritual battles that occur in the marriage relationship and how to deal with them

**Focus On The Family**

Broadcast on 12-28-2021 at 1:30PM; Duration: 29:00. discussion on how to love your spouse through all of the seasons of life

**3. Unemployed/employment:****Moneywise**

Broadcast on 10-28-2021 at 3:30PM; Duration: 25:00. discussion on unemployment and how to weather the pandemic if you are unemployed because of it

**Moneywise**

Broadcast on 11-12-2021 at 3:30PM; Duration: 25:00. discussion on what jobs pay the most and what sort of education is needed to qualify for these jobs

**4. Retirement Issues:****Moneywise**

Broadcast on 10-07-2021 at 3:30PM; Duration: 25:00. discussion on how much money you will need to maintain your current lifestyle after retirement

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

**4. Retirement Issues (Continued):**

**Moneywise**

Broadcast on 12-09-2021 at 3:30PM; Duration: 25:00. discussion on the differences between a traditional and Roth IRA's and the tax implications of both

**5. Elderly Care:**

**Family Talk**

Broadcast on 12-27-2021 at 9:00PM; Duration: 25:00. guest Larry Fowler discussion on the vital role that grandparents have in the life of the family even as they may need special care

**Breakpoint**

Broadcast on 10-07-2021 at 7:30AM; Duration: 4:00. discussion on the importance of grandparents in the life of the family even as they begin to have special needs

**Breakpoint**

Broadcast on 12-09-2021 at 7:30AM; Duration: 4:00. discussion on the end of our lives and how to care for the elderly and their special health needs

**Moneywise**

Broadcast on 11-04-2021 at 3:30PM; Duration: 25:00. discussion on the difference between traditional health insurance and long term care insurance and what you will need to consider when purchasing these items

**Focus On The Family**

Broadcast on 10-26-2021 at 1:30PM; Duration: 29:00. guest Dr. Kathryn Butler discussion on end of life decisions for the elderly and disabled and how the family can participate in end of life health care decisions

**Focus On The Family**

Broadcast on 11-09-2021 at 1:30PM; Duration: 29:00. guests Chrys Howard and Shellie Tomlinson discussion on the importance of grandparents in the life of the family even as they grow old and require special care

**6. The family:**

**Family Talk**

Broadcast on 10-04-2021 at 9:00PM; Duration: 25:00. Guest Gary Sibscy discussion on methods of building self esteem in your children

**Family Talk**

Broadcast on 10-20-2021 at 9:00PM; Duration: 25:00. guest Tim Clinton discussion on how to prevent teen suicide through family interaction

**Family Talk**

Broadcast on 10-21-2021 at 9:00PM; Duration: 25:00. guest Jennifer Cisney Ellers discussion on methods of preventing youth suicide through family interaction

**Family Talk**

Broadcast on 10-22-2021 at 9:00PM; Duration: 25:00. guest Jennifer Cisney Ellers discussion on assessing your child's mental health and improvements in mental health through family interaction

**Family Talk**

Broadcast on 10-28-2021 at 9:00PM; Duration: 25:00. guest Joel McIlhane discussion on the vulnerability of girls and how to protect them through family interaction

**Family Talk**

Broadcast on 11-02-2021 at 9:00PM; Duration: 25:00. guest Jim Cress discussion on pornography and its impact on the family

**Family Talk**

Broadcast on 11-08-2021 at 9:00PM; Duration: 25:00. guest Shannae Anderson discussion on domestic violence and its impact on the family

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

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

**Family Talk**

Broadcast on 11-12-2021 at 9:00PM; Duration: 25:00. guest Tim Clinton discussion on the importance of the family and its future

**Family Talk**

Broadcast on 11-16-2021 at 9:00PM; Duration: 25:00. guest Ron Deal discussion on the challenges and blessings of living in a blended family

**Family Talk**

Broadcast on 11-18-2021 at 9:00PM; Duration: 25:00. guests Billy Jack Barrett, Anne Barrett, J.R. Keller and Reyna Keller discussion on the joys and challenges of adoption as an alternative to abortion

**Family Talk**

Broadcast on 12-16-2021 at 9:00PM; Duration: 25:00. guest Gary Bauer discussion on children at risk due to crime and abuse and methods of dealing with these important issues

**Family Talk**

Broadcast on 12-21-2021 at 9:00PM; Duration: 25:00. guest Bob Waliszewski discussion on the importance of raising media savvy kids and methods of achieving this objective with family interaction

**Family Talk**

Broadcast on 12-22-2021 at 9:00PM; Duration: 25:00. guest Jason Romano discussion about a family story of pain and redemption through forgiveness

**Family Talk**

Broadcast on 12-27-2021 at 9:00PM; Duration: 25:00. guest Larry Fowler discussion on the vital role that grandparents have in the life of the family even as they may need special care

**Breakpoint**

Broadcast on 11-05-2021 at 7:30AM; Duration: 4:00. discussion on the responsibility of parents and not the government to raise your children

**Breakpoint**

Broadcast on 10-07-2021 at 7:30AM; Duration: 4:00. discussion on the importance of grandparents in the life of the family even as they begin to have special needs

**Moneywise**

Broadcast on 11-24-2021 at 3:30PM; Duration: 25:00. discussion on the importance of teaching your children about finances and starting at an early age is best

**Focus On The Family**

Broadcast on 10-06-2021 at 1:30PM; Duration: 29:00. discussion on methods of building a lifelong faith in your children

**Focus On The Family**

Broadcast on 10-15-2021 at 1:30PM; Duration: 29:00. discussion on keeping your family healthy in body, mind and spirit

**Focus On The Family**

Broadcast on 10-18-2021 at 1:30PM; Duration: 29:00. guest Dr. Robert Lewis discussion on methods of raising your sons to be honorable men

**Focus On The Family**

Broadcast on 10-25-2021 at 1:30PM; Duration: 29:00. guest Kari Kampakis discussion on effective methods of connecting with your teenage daughter

**Focus On The Family**

Broadcast on 10-26-2021 at 1:30PM; Duration: 29:00. guest Dr. Kathryn Butler discussion on end of life decisions for the elderly and disabled and how the family can participate in end of life health care decisions

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

Broadcast on 11-08-2021 at 1:30PM; Duration: 29:00. discussion on the blessings of helping hurting children through foster and adoptive families

**Focus On The Family**

Broadcast on 11-09-2021 at 1:30PM; Duration: 29:00. guests Chrys Howard and Shellie Tomlinson discussion on the importance of grandparents in the life of the family even as they grow old and require special care

**Focus On The Family**

Broadcast on 11-18-2021 at 1:30PM; Duration: 29:00. guest Kevin Leman discussion on methods of planting seeds of success in the life of your children

**Focus On The Family**

Broadcast on 11-22-2021 at 1:30PM; Duration: 29:00. guest Ted Cunningham discussion on the importance of enjoying mealtime together as a family

**Focus On The Family**

Broadcast on 11-23-2021 at 1:30PM; Duration: 29:00. guest John Townsend discussion on methods of healing parent and child relationships through healthy boundaries, forgiveness and reconciliation

**Focus On The Family**

Broadcast on 12-06-2021 at 1:30PM; Duration: 29:00. guest Rhonda Stoppe discussion on the unique relationship between mothers and sons and how mothers can help their sons become good men

**Focus On The Family**

Broadcast on 12-16-2021 at 1:30PM; Duration: 29:00. guest Dr. Meg Meeker discussion on navigating a toxic culture with your daughter

**Focus On The Family**

Broadcast on 12-20-2021 at 1:30PM; Duration: 29:00. guest Dr. Kevin Leman discussion on understanding the roots of your child's misbehavior and how to effectively deal with it

**Focus On The Family**

Broadcast on 12-31-2021 at 1:30PM; Duration: 29:00. guest Dr. Randy Schroeder discussion on effective habits to embrace in the family relationship with the goal of becoming a strong and effective parent

**7. Abortion and traditional marriage:****Family Talk**

Broadcast on 11-04-2021 at 9:00PM; Duration: 25:00. guests Robert and Carlotta Jackson discussion on the importance of life

**Family Talk**

Broadcast on 11-18-2021 at 9:00PM; Duration: 25:00. guests Billy Jack Barrett, Anne Barrett, J.R. Keller and Reyna Keller discussion on the joys and challenges of adoption as an alternative to abortion

**Breakpoint**

Broadcast on 11-24-2021 at 7:30AM; Duration: 4:00. discussion on gay marriage and the rising trend of Gen Z'ers identifying as LGBTQ

**Breakpoint**

Broadcast on 10-22-2021 at 7:30AM; Duration: 4:00. discussion on the reason that China is beginning to limit abortions

**Breakpoint**

Broadcast on 12-01-2021 at 7:30AM; Duration: 4:00. discussion on how the term "Pro Choice" is being popularly changed to "Pro-Abortion" and what it means to the "Pro-Life" movement

**Breakpoint**

Broadcast on 12-03-2021 at 9:00PM; Duration: 4:00. discussion on how oral arguments before the Supreme Court may signal a reversal or change in Roe v. Wade

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

**7. Abortion and traditional marriage (Continued):**

**Focus On The Family**

Broadcast on 10-21-2021 at 1:30PM; Duration: 29:00. guest Leslie Leyland Fields discussion on how she found hope in an unexpected pregnancy and a decision not to seek an abortion

**Joni And Friends**

Broadcast on 11-05-2021 at 1:00PM; Duration: 5:00. host Joni Tada discussion on the danger of aborting those children with disabilities like Down's Syndrome

**Focus On The Family**

Broadcast on 12-22-2021 at 1:30PM; Duration: 29:00. guest Dr. Patti Giebink a discussion on how she became pro-life after a career as an abortion provider

**8. The disabled:**

**Focus On The Family**

Broadcast on 10-26-2021 at 1:30PM; Duration: 29:00. guest Dr. Kathryn Butler discussion on end of life decisions for the elderly and disabled and how the family can participate in end of life health care decisions

**Joni And Friends**

Broadcast on 10-20-2021 at 1:00PM; Duration: 5:00. host Joni Tada discussion on how to minister to the disabled around the world through Wheels for the World

**Joni And Friends**

Broadcast on 11-05-2021 at 1:00PM; Duration: 5:00. host Joni Tada discussion on the danger of aborting those children with disabilities like Down's Syndrome

**Joni And Friends**

Broadcast on 12-22-2021 at 1:00PM; Duration: 5:00. host Joni Tada discussion on how you can be a blessing to the disabled in your sphere of influence through friendship and love

**9. Health Care:**

**Family Talk**

Broadcast on 10-06-2021 at 9:00PM; Duration: 25:00. guest Jentezen Franklin discussion on how having an open heart can lead to healing of body and mind

**Family Talk**

Broadcast on 10-20-2021 at 9:00PM; Duration: 25:00. guest Tim Clinton discussion on how to prevent teen suicide through family interaction

**Family Talk**

Broadcast on 10-21-2021 at 9:00PM; Duration: 25:00. guest Jennifer Cisney Ellers discussion on methods of preventing youth suicide through family interaction

**Family Talk**

Broadcast on 10-22-2021 at 9:00PM; Duration: 25:00. guest Jennifer Cisney Ellers discussion on assessing your child's mental health and improvements in mental health through family interaction

**Breakpoint**

Broadcast on 12-09-2021 at 7:30AM; Duration: 4:00. discussion on the end of our lives and how to care for the elderly and their special health needs

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Broadcast on 11-04-2021 at 3:30PM; Duration: 25:00. discussion on the difference between traditional health insurance and long term care insurance and what you will need to consider when purchasing these items

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

**9. Health Care (Continued):**

**Focus On The Family**

Broadcast on 10-13-2021 at 1:30PM; Duration: 29:00. guest Sy Rogers discussion on finding healing of sexual brokenness in your marriage with emphasis on effective treatments

**Focus On The Family**

Broadcast on 10-15-2021 at 1:30PM; Duration: 29:00. discussion on keeping your family healthy in body, mind and spirit

**Focus On The Family**

Broadcast on 10-26-2021 at 1:30PM; Duration: 29:00. guest Dr. Kathryn Butler discussion on end of life decisions for the elderly and disabled and how the family can participate in end of life health care decisions

**Focus On The Family**

Broadcast on 11-10-2021 at 1:30PM; Duration: 29:00. guest Deborah Pegues discussion on stress management and care that is available to combat everyday worry and anxiety

**Focus On The Family**

Broadcast on 12-13-2021 at 1:30PM; Duration: 29:00. guest Gary Thomas discussion on methods of cherishing your spouse on a daily basis

**Focus On The Family**

Broadcast on 12-14-2021 at 1:30PM; Duration: 29:00. guest Debra Fileta discussion on assessing your mental, physical and spiritual health and how to seek appropriate health care if needed

**Focus On The Family**

Broadcast on 12-30-2021 at 1:30PM; Duration: 29:00. guest Dr. Lee Warren discussion on how to reconcile faith and science in the midst of a medical crisis

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

**Family Talk**

Broadcast on 11-02-2021 at 9:00PM; Duration: 25:00. guest Jim Cress discussion on pornography and its impact on the family

**Family Talk**

Broadcast on 11-08-2021 at 9:00PM; Duration: 25:00. guest Shannae Anderson discussion on domestic violence and its impact on the family

**Family Talk**

Broadcast on 12-16-2021 at 9:00PM; Duration: 25:00. guest Gary Bauer discussion on children at risk due to crime and abuse and methods of dealing with these important issues

**Breakpoint**

Broadcast on 12-16-2021 at 7:30AM; Duration: 4:00. discussion on the alarming rise in crime in the United States and what may be the underlying causes

**Breakpoint**

Broadcast on 12-15-2021 at 7:30AM; Duration: 4:00. discussion on a grim milestone in opioid overdose deaths in the U.S. as record numbers are being reached

**Moneywise**

Broadcast on 12-15-2021 at 3:30PM; Duration: 25:00. discussion on identity theft which is estimated to be the fastest type of crime in the U.S. and tips for helping to prevent it

**Focus On The Family**

Broadcast on 10-20-2021 at 1:30PM; Duration: 29:00. guest Darby Strickland discussion on the crime of marital abuse and how friends can help bring this abuse to light

**Focus On The Family**

Broadcast on 11-16-2021 at 1:30PM; Duration: 29:00. discussion on criminal pornography and its harmful effects on the marriage relationship