

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 2013-04-04 at 12:30PM; Duration: 5:00. tips for not spending too much money - use cash, not credit cards - credit cards make it too easy to overspend and impulse buy

My Money Life

Broadcast on 2013-04-05 at 12:30PM; Duration: 5:00. warning - some credit card rewards are taxable income - a list of taxable rewards was listed

Focus On The Family

Broadcast on 2013-04-17 at 1:30PM; Duration: 29:00. guest Dave Ramsey - speaking about achieving financial wisdom in marriage

My Money Life

Broadcast on 2013-04-30 at 12:30PM; Duration: 5:00. to be prepared for tough times try to save from 6 to 9 months of living expenses - crown.org can help you plan ahead

Money Wise

Broadcast on 2013-05-29 at 3:30PM; Duration: 25:00. host Howard Dayton - tips on not spending money on that which you do not need - such as shipping and handling fees, fees for baggage on airline trips, unused subscriptions, parking fees, gym memberships ATM fees and more

Money Wise

Broadcast on 2013-05-30 at 3:30PM; Duration: 25:00. the wisdom and importance of saving for the future and giving at least 10 percent of your income to the church

Money Wise

Broadcast on 2013-05-31 at 3:30PM; Duration: 25:00. host discussion on how to avoid conflicts over money in marriage - be honest and truthful with each other - meet and speak frequently about finances - do nothing in secret and meet for a weekly "money date"

Money Wise

Broadcast on 2013-06-04 at 3:30PM; Duration: 25:00. dangers of co-signing someone else's debt - you will be responsible for the debt if the other party does not pay - sometimes you do not know the other party is not paying until a crisis occurs - could adversely affect your credit rating and create tension in the family - the Bible teaches us not to co-pay

Money Wise

Broadcast on 2013-06-05 at 3:30PM; Duration: 25:00. importance of not taking advantage of multiple credit card offers that come in the mail - some may be deceptive and hide hidden fees and conditions

Section II: Responsive Programs (Continued)

1. Money Management (Continued):

Money Wise

Broadcast on 2013-06-07 at 3:30PM; Duration: 25:00. importance of saving for retirement - try to avoid car leases because of hidden fees and expenses - value of having a Roth IRA for retirement

Money Wise

Broadcast on 2013-06-10 at 3:30PM; Duration: 25:00. discussion on how to handle a tax audit - above all, be honest - keep your tax records on hand for seven years in case the audit covers previous years

Money Wise

Broadcast on 2013-06-11 at 3:30PM; Duration: 25:00. discussion on how to determine whether or not to start your own business - first pray, then seek a mentor and avoid borrowing money - find your niche and rely on word of mouth marketing

Money Wise

Broadcast on 2013-06-12 at 3:30PM; Duration: 25:00. discussion on how to avoid financial temptation - Jesus was tempted by owning the entire world and resisted - so we should resist temptation such as over spending or purchasing items that we do not need

Money Wise

Broadcast on 2013-06-17 at 3:30PM; Duration: 25:00. discussion of financial delusions to avoid - including be rich before you can give, doing nothing, inheriting a large sum of money, winning the lottery, invest in a start-up company, expect the government to provide for you - remember steady plotting brings prosperity

Money Wise

Broadcast on 2013-06-25 at 3:30PM; Duration: 25:00. importance of being honest in your financial dealings - paying restitution of you have had dishonest financial gains

Social Security And You

Broadcast on 2013-06-27 at 1:25PM; Duration: 5:00. using the retirement estimator at socialsecurity.gov to plan your retirement - shows an estimate of how much your benefit will be upon your retirement based on your age and income

2. Marriage Issues:

Family Talk

Broadcast on 2013-04-01 at 9:00PM; Duration: 25:0. Joni and Ken Tada on "Joni and Ken - A Secret Love Affair" - love through adverse circumstances (Joni - quadraplegic) and his servant heart and love for Joni.

Focus On The Family

Broadcast on 2013-06-26 at 1:30PM; Duration: 29:00. guest Ted Cunningham speaking on the topic of marriage - marriage should be honored by all - need to celebrate and promote marriage

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 2013-04-11 at 1:30PM; Duration: 29:00. guest speaker Patricia Ashley - how God can save a bad marriage - her marriage was dead but God resurrected it after both of them gave their hearts to Christ - the marriage is now centered in God

Focus On The Family

Broadcast on 2013-04-17 at 1:30PM; Duration: 29:00. guest Dave Ramsey - speaking about achieving financial wisdom in marriage

Focus On The Family

Broadcast on 2013-04-22 at 1:30PM; Duration: 29:00. guest speaker Lee Strobel - how a Christian wife in an unequally yoked marriage can through prayer and consistent love win her husband to Christ - there is hope in a mismatched marriage

The Alternative

Broadcast on 2013-05-30 at 6:30PM; Duration: 25:00. Dr. Tony Evans encourages men to take charge of the home - control of the household is typically given to mothers, sometimes due to a lack of participation on the part of the father

Money Wise

Broadcast on 2013-05-31 at 3:30PM; Duration: 25:00. host discussion on how to avoid conflicts over money in marriage - be honest and truthful with each other - meet and speak frequently about finances - do nothing in secret and meet for a weekly "money date"

Focus On The Family

Broadcast on 2013-06-03 at 1:30PM; Duration: 29:00. guest speaker Ravi Zacharias - "I Isaac Take Thee Rebekah" - the importance of parental involvement in the selection of a child's spouse - included several criteria for a mate, including virginity, purity and Christian commitment

The Alternative

Broadcast on 2013-06-04 at 6:30PM; Duration: 25:00. teaching about loving your wife as Christ loves the church - how to be a loving husband that a wife and children will want to follow

Focus On The Family

Broadcast on 2013-06-12 at 1:30PM; Duration: 29:00. guest Dr. Greg Smalley - speaking about the unique differences between husbands and wives - how the inherent strengths and weaknesses of fathers mixes into the family situation - strong fathers are a must in the family

The Alternative

Broadcast on 2013-06-12 at 6:30PM; Duration: 25:00. message on the importance of a father being the pastor of the home - the spiritual leader of the family - men are needed at home and in the church

Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 2013-06-20 at 1:30PM; Duration: 29:00. guest Fred Stoker - the importance of maintaining sexual purity in the home, especially husbands - dealing with pornography and adultery

The Alternative

Broadcast on 2013-06-24 at 6:30PM; Duration: 25:00. importance of making sure marital sexual relationships are kept pure

Family Talk

Broadcast on 2013-06-24 at 9:00PM; Duration: 25:00. guests Pam and Bill Farrell - focused on the first few years of marriage - how to be committed to each other - how to lay a foundation for a long and happy marriage

The Alternative

Broadcast on 2013-06-25 at 6:30PM; Duration: 25:00. guidelines for fulfilling the proper God-given roles of husbands and wives - how to be God's kind of woman based on Proverbs 31

Focus On The Family

Broadcast on 2013-06-27 at 1:30PM; Duration: 29:00. guest Susan Wallace on the challenges of new parents - challenges and difficulties as the importance shifts from the marriage to parenthood

Focus On The Family

Broadcast on 2013-06-28 at 1:30PM; Duration: 29:00. panel discussion on how recent Supreme Court decisions in support of gay marriage will affect families and the culture at large

3. Unemployed/employment:

Money Wise

Broadcast on 2013-06-26 at 3:30PM; Duration: 25:00. importance of selecting a college major - a list of majors that find it difficult to find employment - also a list of majors which are in need with lots of potential employers

4. Retirement Issues:

Social Security And You

Broadcast on 2013-05-30 at 1:25PM; Duration: 5:00. rules for being eligible for Supplemental Security Income (SSI) designed for the disabled

Money Wise

Broadcast on 2013-06-07 at 3:30PM; Duration: 25:00. importance of saving for retirement - try to avoid car leases because of hidden fees and expenses - value of having a Roth IRA for retirement

Section II: Responsive Programs (Continued)

4. Retirement Issues (Continued):

Social Security And You

Broadcast on 2013-06-20 at 1:25PM; Duration: 5:00. how to create a personal social security account on the Internet - how to check your social security information via electronic devices

Social Security And You

Broadcast on 2013-06-27 at 1:25PM; Duration: 5:00. using the retirement estimator at socialsecurity.gov to plan your retirement - shows an estimate of how much your benefit will be upon your retirement based on your age and income

5. Elderly Care:

Community Bulletin Board

Broadcast on 2013-06-21 at 1:25PM; Duration: :60. Center for Family CareGivers - programs on Stroke and Dementia and Caregiver support

Social Security And You

Broadcast on 2013-05-30 at 1:25PM; Duration: 5:00. rules for being eligible for Supplemental Security Income (SSI) designed for the disabled

6. The family:

Family Talk

Broadcast on 2013-06-10 at 9:00PM; Duration: 25. Guest Ron Deal - step families - importance of gently incorporating the new father and creating as little change as possible

Community Bulletin Board

Broadcast on 2013-06-21 at 1:25PM; Duration: :60. Back to school supplies giveaway for low income families by Brevard Schools Foundation

Focus On The Family

Broadcast on 2013-04-03 at 1:30PM; Duration: 29:00. guests Joni and Ken Tada - building a strong marriage through adversity - having a true servant's heart and having fervent love for one another

Focus On The Family

Broadcast on 2013-04-25 at 1:30PM; Duration: 29:00. guest Sheri Rose Shepard - how to raise boys to become godly men and good husbands

Focus on the Family

Broadcast on 2013-05-09 at 1:30PM; Duration: 29:00. guest Erin Davis - in anticipation of Mother's Day - tips on becoming the best Mom you can be

Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 2013-05-30 at 1:30PM; Duration: 29:00. guests Paul and Virginia Freesen - tips on parenting teens - seeing that they will follow in your footsteps and values when they leave home

The Alternative

Broadcast on 2013-05-30 at 6:30PM; Duration: 25:00. Dr. Tony Evans encourages men to take charge of the home - control of the household is typically given to mothers, sometimes due to a lack of participation on the part of the father

Focus On The Family

Broadcast on 2013-06-03 at 1:30PM; Duration: 29:00. guest speaker Ravi Zacharias - "I Isaac Take Thee Rebekah" - the importance of parental involvement in the selection of a child's spouse - included several criteria for a mate, including virginity, purity and Christian commitment

Money Wise

Broadcast on 2013-06-04 at 3:30PM; Duration: 25:00. dangers of co-signing someone else's debt - you will be responsible for the debt if the other party does not pay - sometimes you do not know the other party is not paying until a crisis occurs - could adversely affect your credit rating and create tension in the family - the Bible teaches us not to co-pay

Focus On The Family

Broadcast on 2013-06-05 at 1:30PM; Duration: 29:00. guest Tracy Bianchi - speaking on the joy of being a stay at home Mom - coping with sometimes feeling lonely and unappreciated - take time out for "Mom Time" to meet your own needs - building love as the center of the household

The Alternative

Broadcast on 2013-06-05 at 6:30PM; Duration: 25:00. the importance of the father taking a more active role in the home - love from the father to the mother and children are Biblical mandates

Family Talk

Broadcast on 2013-06-05 at 9:00PM; Duration: 25:00. guest Jennifer McSherry speaking about mothering during pregnancy - what happens during the first, second and third trimesters - effects on the pregnant mother and how she should be prepared - the importance of welcoming the child even in the months prior to birth

Family Talk

Broadcast on 2013-06-10 at 9:00PM; Duration: 25:00. guest Ron Deal speaking about the special needs of step fathers and step families - importance of gently incorporating the new father and creating as little change as possible

Focus On The Family

Broadcast on 2013-06-12 at 1:30PM; Duration: 29:00. guest Dr. Greg Smalley - speaking about the unique differences between husbands and wives - how the inherent strengths and weaknesses of fathers mixes into the family situation - strong fathers are a must in the family

Section II: Responsive Programs (Continued)

6. The family (Continued):

The Alternative

Broadcast on 2013-06-12 at 6:30PM; Duration: 25:00. message on the importance of a father being the pastor of the home - the spiritual leader of the family - men are needed at home and in the church

Focus On The Family

Broadcast on 2013-06-18 at 1:30PM; Duration: 29:00. guest Jane Bateman speaking on building character through adversity - how the challenges of life build us up to be stronger individuals and Christians

Focus On The Family

Broadcast on 2013-06-20 at 1:30PM; Duration: 29:00. guest Fred Stoker - the importance of maintaining sexual purity in the home, especially husbands - dealing with pornography and adultery

The Alternative

Broadcast on 2013-06-20 at 6:30PM; Duration: 25:00. Dr. Tony Evans speaking on the importance of building strong families - keep the family focused on God at the center

Insight For Living

Broadcast on 2013-06-24 at 8:30AM; Duration: 27:30. the importance of accountability among individuals, church relationships that are healthy - sharing time, possessions, submission to leaders all contribute to awesome accountability among believers

The Alternative

Broadcast on 2013-06-25 at 6:30PM; Duration: 25:00. guidelines for fulfilling the proper God-given roles of husbands and wives - how to be God's kind of woman based on Proverbs 31

Focus On The Family

Broadcast on 2013-06-27 at 1:30PM; Duration: 29:00. guest Susan Wallace on the challenges of new parents - challenges and difficulties as the importance shifts from the marriage to parenthood

The Alternative

Broadcast on 2013-06-27 at 6:30PM; Duration: 25:00. the role of children in the family - the importance of obedience, respect and discipline in the household

7. Abortion and traditional marriage:

Focus On The Family

Broadcast on 2013-06-28 at 1:30PM; Duration: 29:00. panel discussion on how recent Supreme Court decisions in support of gay marriage will affect families and the culture at large

8. The disabled:

Family Talk

Broadcast on 2013-04-01 at 9:00PM; Duration: 25.0. Joni and Ken Tada on "Joni and Ken - A Secret Love Affair" - love through adverse circumstances (Joni - quadraplegic) and his servant heart and love for Joni.

Section II: Responsive Programs (Continued)

8. The disabled (Continued):

Focus On The Family

Broadcast on 2013-04-03 at 1:30PM; Duration: 29:00. guests Joni and Ken Tada - building a strong marriage through adversity - having a true servant's heart and having fervent love for one another

Social Security And You

Broadcast on 2013-05-30 at 1:25PM; Duration: 5:00. rules for being eligible for Supplemental Security Income (SSI) designed for the disabled

9. Health Care:

community Bulletin Board

Broadcast on 2013-06-26 at 1:25PM; Duration: :30. Hospice of St. Frances seeking volunteers

Family Talk

Broadcast on 2013-06-05 at 9:00PM; Duration: 25:00. guest Jennifer McSherry speaking about mothering during pregnancy - what happens during the first, second and third trimesters - effects on the pregnant mother and how she should be prepared - the importance of welcoming the child even in the months prior to birth