

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 07-03-2018 at 3:30PM; Duration: 25:00. discussion on credit cards - the importance of paying off the balance in full every month and not overspending

Money Wise

Broadcast on 07-12-2018 at 3:30PM; Duration: 25:00. discussion on the importance of having a budget or spending plan - how to keep track of everything you spend and have in income - avoid overspending in any one area of the budget

Money Wise

Broadcast on 07-18-2018 at 3:30PM; Duration: 25:00. discussion on how to maximize income and minimize spending to create a healthier budget - consider a second part time job or home occupation to supplement income

Money Wise

Broadcast on 08-09-2018 at 3:30PM; Duration: 25:00. discussion on the importance of creating and maintaining a budget - keep track of spending and income - make sure you are making more than you spend

Money Wise

Broadcast on 08-15-2018 at 3:30PM; Duration: 25:00. Discussion on credit cards and managing them - importance of paying off the balance each month consistently which will raise your credit score

Money Wise

Broadcast on 08-28-2018 at 3:30PM; Duration: 25:00. discussion on the importance of creating and maintaining a budget or spending plan - keep track of all your income and expenses for at least a month to see where your money is being spent and earned

Money Wise

Broadcast on 09-07-2018 at 3:30PM; Duration: 25:00. discussion on how the two marriage partners are to act as one regarding family finances - one or the other will handle the finances but both should be involved intimately - advice against maintaining separate bank accounts for each spouse

Money Wise

Broadcast on 09-12-2018 at 3:30PM; Duration: 25:00. discussion on the best ways to teach children about finances - teach them to give ten percent to the church and save the rest - importance of budgeting at any age for having sufficient funds for purchasing wants, needs and giving

Money Wise

Broadcast on 09-24-2018 at 3:30PM; Duration: 25:00. discussion on the importance of staying the course with your investments - not abandoning them if there is a downturn in the economy - slow and steady wins the race when it comes to long term investing

My Money Life

Broadcast on 09-26-2018 at 12:30PM; Duration: 2:00. discussion on the importance of teaching children how to be generous with their financial resources - instilling a giving attitude will enhance them when they become adults

Focus On The Family

Broadcast on 09-25-2018 at 1:30PM; Duration: 29:00. discussion on how to find money mentors to provide financial advice for your marriage - the importance of maintaining a family budget - how to cultivate good communication and approach conflict more effectively

2. Marriage Issues:

Money Wise

Broadcast on 09-07-2018 at 3:30PM; Duration: 25:00. discussion on how the two marriage partners are to act as one regarding family finances - one or the other will handle the finances but both should be involved intimately - advice against maintaining separate bank accounts for each spouse

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

Broadcast on 07-05-2018 at 1:30PM; Duration: 29:00. guests Bill and Pam Farrell discussion on keeping romance alive no matter what the season of your marriage - how to put the "sizzle" back in your marriage

Focus On The Family

Broadcast on 07-09-2018 at 1:30PM; Duration: 29:00. guest Pastor Ted Cunningham discussion on how to control the anger in your marriage to create deeper levels of intimacy - tips for resolving conflict in your marriage

Focus On The Family

Broadcast on 07-19-2018 at 1:30PM; Duration: 29:00. guest Dr. David Clarke - advice for failing marriages and how to avoid divorce - tips on recognizing and dealing with your own shortcomings toward a more effective marriage

Focus On The Family

Broadcast on 08-01-2018 at 1:30PM; Duration: 29:00. discussion on how many couples develop a rut after the honeymoon - tips for instilling hope in the relationship despite the inherent difficulties of marriage

Focus On The Family

Broadcast on 08-10-2018 at 1:30PM; Duration: 29:00. discussion on how to maintain faithfulness and love in the marriage relationship - the importance of having mentors to guide you through difficult times - tips for keeping the passion strong in your marriage

Focus On The Family

Broadcast on 08-16-2018 at 1:30PM; Duration: 29:00. guest Dr. Tony Evans discussion on how being single can be a blessing - how to live a happy life as an effective single when being connected with the community and others

Focus On The Family

Broadcast on 08-21-2018 at 1:30PM; Duration: 29:00. discussion on helping your marriage be restored after the discovery of infidelity - there is hope after the ashes of adultery

Focus On The Family

Broadcast on 08-27-2018 at 1:30PM; Duration: 29:00. guests Dr. Greg and Erin Smalley discussion on how your marriage should eliminate the chore wars, and how creating fairness and compromise will go a long way toward not only getting the chores done but having a more healthy, vibrant marriage

Focus On The Family

Broadcast on 09-06-2018 at 1:30PM; Duration: 29:00. guest Lisa Anderson on how to find fulfillment as a single adult - tips for connecting with friends, church and community no matter what stage of life you are in

Focus On The Family

Broadcast on 09-13-2018 at 1:30PM; Duration: 29:00. guests Dave and Ashley Willis discussion on practical ways to strengthen your marriage in just seven days - the introduction of "chore-play" in the marriage relationship

Focus On The Family

Broadcast on 09-21-2018 at 1:30PM; Duration: 29:00. discussion on how to restore a marriage broken by selfishness and infidelity with insights from a couple who survived these impacts in their marriage

Focus On The Family

Broadcast on 09-25-2018 at 1:30PM; Duration: 29:00. discussion on how to find money mentors to provide financial advice for your marriage - the importance of maintaining a family budget - how to cultivate good communication and approach conflict more effectively

3. Unemployed/employment:**Money Wise**

Broadcast on 07-06-2018 at 3:30PM; Duration: 25:00. discussion on unemployment - how to properly search for a job primarily with networking - tips for a good resume and how to approach the job interview

Section II: Responsive Programs (Continued)**3. Unemployed/employment (Continued):****Money Wise**

Broadcast on 07-16-2018 at 3:30PM; Duration: 25:00. discussion on the changing job market and what college majors provide the best opportunities for healthy employment - the importance of selecting a major that best reflects your skills and abilities

Money Wise

Broadcast on 07-25-2018 at 3:30PM; Duration: 25:00. discussion on home occupations that you can do to replace or supplement your income - top ten home occupations and what sort of income you can expect

Money Wise

Broadcast on 07-30-2018 at 3:30PM; Duration: 25:00. discussion on starting salaries for a variety of college majors, how to select a college major that works for you, and how difficult it can be to find work after college

Money Wise

Broadcast on 09-05-2018 at 3:30PM; Duration: 25:00. discussion on the best ways to seek a job if you are out of work - the importance of networking to learn of openings - how to create an effective resume and tips for being effective in a job interview

Money Wise

Broadcast on 09-10-2018 at 3:30PM; Duration: 25:00. discussion on selecting a college major to best be suited for the job market - which out of college jobs pay the most and the least - importance of trying to borrow as little as possible for college and paying it off as quickly as possible

My Money Life

Broadcast on 09-20-2018 at 12:30PM; Duration: 2:00. discussion on the importance of being totally honest on your resume, no matter how desperate you are to find a job - faking information on a resume can be identified and may result in job termination

4. Retirement Issues:**Money Wise**

Broadcast on 08-01-2018 at 3:30PM; Duration: 25:00. discussion on retirement and how it has changed over the years as we rely more and more on Social Security - the Bible does not mention stopping work with the exception of the Levites - the importance of being active in your latter years

Money Wise

Broadcast on 08-21-2018 at 3:30PM; Duration: 25:00. discussion on tips for saving for retirement - start young and take advantage of compound interest - try to be out of debt before retirement

Money Wise

Broadcast on 09-19-2018 at 3:30PM; Duration: 25:00. guest Howard Dayton discussion on finishing well - the importance of planning for retirement and being comfortable financially in your winter years

Focus On The Family

Broadcast on 08-28-2018 at 1:30PM; Duration: 29:00. guest Joni Eareckson Tada discussion on the end of life and how to prepare and live through these often difficult times - challenges of end of life health care, elderly care, retirement and living with a disability

5. Elderly Care:**Community Bulletin Board**

Broadcast on 09-19-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for Center for Family Caregivers September, 2018 seminars on Enhancing Your Ability to Observe, Report and Manage Health Care Emergencies and End of Life various sessions.

Section II: Responsive Programs (Continued)**5. Elderly Care (Continued):****Focus On The Family**

Broadcast on 08-28-2018 at 1:30PM; Duration: 29:00. guest Joni Eareckson Tada discussion on the end of life and how to prepare and live through these often difficult times - challenges of end of life health care, elderly care, retirement and living with a disability

6. The family:**Money Wise**

Broadcast on 09-12-2018 at 3:30PM; Duration: 25:00. discussion on the best ways to teach children about finances - teach them to give ten percent to the church and save the rest - importance of budgeting at any age for having sufficient funds for purchasing wants, needs and giving

Focus On The Family

Broadcast on 07-12-2018 at 1:30PM; Duration: 29:00. discussion on the best ways to raise godly children in a hostile world - creative ways to worship together as a family

Focus On The Family

Broadcast on 07-17-2018 at 1:30PM; Duration: 29:00. guests Bill and Pam Farrell discussion on intentional parenting - how to help your child to succeed and become an effective adult

Focus On The Family

Broadcast on 07-26-2018 at 1:30PM; Duration: 29:00. guest Dr. Tony Evans discussion on how to instill positive moral character in your children - tips on how to encourage your children to positively impact their families and communities

Focus On The Family

Broadcast on 08-03-2018 at 1:30PM; Duration: 29:00. discussion on the childhood years of early grade school - tips for helping you encourage your children and help them do well in school

Focus On The Family

Broadcast on 08-06-2018 at 1:30PM; Duration: 29:00. guest Cynthia Tobias discussion on how to encourage your children through the often difficult middle school years - recognizing the onset of puberty and the challenges that entails during these challenging times

Focus On The Family

Broadcast on 08-08-2018 at 1:30PM; Duration: 29:00. guest Jonathan McKee offering insight on the challenges of raising children through the turbulent teenage years - how to effectively manage electronic overload with games, phones and the Internet - recognizing that their use of social media needs to be supervised

Focus On The Family

Broadcast on 08-13-2018 at 1:30PM; Duration: 29:00. guests Arlene Pellicane discussion on the challenges of raising children in a turbulent culture - the importance of teaching respect, instilling character and spending intentional time with your children

Focus On The Family

Broadcast on 08-20-2018 at 1:30PM; Duration: 29:00. guest Bri McKoy discussion on the importance of having regular family dinners around the table and having guests over for dinner - the benefits of dinner fellowship for friends and family

Focus On The Family

Broadcast on 08-23-2018 at 1:30PM; Duration: 29:00. guest Dr. Gary Chapman - discussion on helping you identify and exemplify your teenager's love language - all children feel a need to be loved - what you can do to provide your teens with love, encouragement in what can be turbulent years

Focus On The Family

Broadcast on 08-29-2018 at 1:30PM; Duration: 29:00. guest Cynthia Tobias discussion on surviving the strong willed child - helpful advice for parents on how these children think and act and how being a strong willed child is actually a healthy thing

Section II: Responsive Programs (Continued)**6. The family (Continued):****My Money Life**

Broadcast on 09-26-2018 at 12:30PM; Duration: 2:00. discussion on the importance of teaching children how to be generous with their financial resources - instilling a giving attitude will enhance them when they become adults

Focus On The Family

Broadcast on 09-03-2018 at 1:30PM; Duration: 29:00. guest Dr. Kelly Flanagan discussion on raising children with love and avoiding shame-based parenting

Focus On The Family

Broadcast on 09-04-2018 at 1:30PM; Duration: 29:00. guest Dr. Kevin Leman discussion on antidotes for common fears that children have, such as rejection and uncertainty and how to provide a stable, loving environment for your children

Focus On The Family

Broadcast on 09-17-2018 at 1:30PM; Duration: 29:00. guests David Thomas and Sissy Goff discussion on how to lead your child through emotional milestones like emotional vocabulary, perspective, resourcefulness and empathy and help them practically cultivate these milestones

Family Talk

Broadcast on 08-06-2018 at 9:00PM; Duration: 25:00. discussion on the importance of fathers in the raising of children - fathers need to prioritize spending time and building relationships with their children

Family Talk

Broadcast on 07-20-2018 at 9:00PM; Duration: 25:00. guest Becky Thompson discussion on the importance of balancing motherhood and marriage in the family relationship

Family Talk

Broadcast on 08-14-2018 at 9:00PM; Duration: 25:00. guest John Rosemand - discussion on why married couples should embrace parental authority and fighting for the hearts and minds of their children

Family Talk

Broadcast on 08-13-2018 at 9:00PM; Duration: 25:00. guest Angela Thomas discussion on the importance of mothers in the family relationship

Family Talk

Broadcast on 09-19-2018 at 9:00PM; Duration: 25:00. guest Phil Calloway discussion on the fears fathers may face as they raise their children - the importance of being a good role model for your children

7. Abortion and traditional marriage:**Money Wise**

Broadcast on 08-30-2018 at 3:30PM; Duration: 25:00. discussion on the economic and financial impact of abortion - many millions of people have been removed from our economy due to abortion - this impacts programs like social security with less workers being a part of funding the plan and the untold billions of dollars removed from our economy

8. The disabled:**Focus On The Family**

Broadcast on 07-16-2018 at 1:30PM; Duration: 29:00. guest Lisa Harper discussion on how you can find joy even in the midst of the most difficult circumstances, especially those suffering from disability

Focus On The Family

Broadcast on 08-28-2018 at 1:30PM; Duration: 29:00. guest Joni Eareckson Tada discussion on the end of life and how to prepare and live through these often difficult times - challenges of end of life health care, elderly care, retirement and living with a disability

Section II: Responsive Programs (Continued)**8. The disabled (Continued):****Community Bulletin Board**

Broadcast on 09-26-2018 at 1:25PM; Duration: 5:00. public service announcement for the Brevard County Library System and the many programs and services they provide for the disabled, especially reading aids for the blind

9. Health Care:**Community Bulletin Board**

Broadcast on 09-19-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for Center for Family Caregivers September, 2018 seminars on Enhancing Your Ability to Observe, Report and Manage Health Care Emergencies and End of Life various sessions.

Money Wise

Broadcast on 08-24-2018 at 3:30PM; Duration: 25:00. discussion on the increasingly popular fraternal health insurance plans, a cooperative to pay your medical bills and not insurance in the traditional sense a variety of plans are available to fit your budget

Focus On The Family

Broadcast on 08-28-2018 at 1:30PM; Duration: 29:00. guest Joni Eareckson Tada discussion on the end of life and how to prepare and live through these often difficult times - challenges of end of life health care, elderly care, retirement and living with a disability

Focus On The Family

Broadcast on 09-11-2018 at 1:30PM; Duration: 29:00. guest Tim Keller discussion on illness and how to keep a positive attitude in the midst of suffering

Family Talk

Broadcast on 09-03-2018 at 9:00PM; Duration: 25:00. guest Patrick Trueman discussion on criminal pornography and how it affects the family in the way of violence and the stealing of innocence

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

Broadcast on 07-11-2018 at 3:30PM; Duration: 25:00. discussion on the crime of identity theft - things you can do to know if your identity has been compromised - check your credit reports at least once a year - tips for preventing identity theft

Money Wise

Broadcast on 07-23-2018 at 3:30PM; Duration: 25:00. discussion on how thieves are getting access to credit card information sometimes leading to identity theft and the illegal opening of unauthorized accounts in your name

Money Wise

Broadcast on 08-06-2018 at 3:30PM; Duration: 25:00. discussion on the crime of identity theft, the fastest growing crime in the world - tips for making yourself less susceptible to identity theft

Community Bulletin Board

Broadcast on 09-19-2018 at 1:25PM; Duration: 5:00. Public Service Announcement for Brevard County Sheriff's Office National Night Out Celebration in Cape Canaveral - meeting intended to promote community vigilance through outdoor meetings with neighbors and law enforcement

Money Wise

Broadcast on 08-17-2018 at 3:30PM; Duration: 25:00. discussion on identity theft, the fastest growing crime in the world - tips for protecting your financial information from potential thieves

Money Wise

Broadcast on 09-18-2018 at 3:30PM; Duration: 25:00. discussion on how thieves and identity thieves are using skimming to steal your credit card information - there are devices that can be inserted into credit card slots, most popular targets are gas stations, that skim your information as the credit card passes over it - use cash where possible to avoid this trap

Section II: Responsive Programs (Continued)

10. Crime and Area drug abuse (Continued):

Focus On The Family

Broadcast on 07-13-2018 at 1:30PM; Duration: 29:00. story about one woman's journey to forgive the man who murdered her father - a reminder on the transformative power of forgiveness

Family Talk

Broadcast on 07-03-2018 at 9:00PM; Duration: 25:00. discussion on the healing process resulting from the mass shootings at Sutherland Springs First Baptist Church - guests Pastor and Mrs. Frank Pomeroy who lost their daughter in the attack

Family Talk

Broadcast on 09-03-2018 at 9:00PM; Duration: 25:00. guest Patrick Trueman discussion on criminal pornography and how it affects the family in the way of violence and the stealing of innocence