Period: January 1 - March 31, 2013

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Section 1: Issues

WCIF FM has identified the following topics as significant issues facing our community in this quarter:

- 1. Money Management
- 2. Marriage Issues
- 3. Unemployment/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

Quarterly Issues/Programs List for Station WCIF FM

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Section II: Responsive Programs

Money Management:

WCIF FM, Melbourne Florida

Social Security and You (2013-01-29 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on need to update your name with Social Security if you marry. It could affect the recording of your work credits and later your benefits if not recorded correctly

My Moneylife Broadcast on 2-07-2013 Duration: 5 minutes People must remain generous. Being generous with what you have. Look for ways to use your generosity – respond with willing heart and open hand

Social Security and You (2013-03-12 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on life expectancy of women and their need to plan early and wisely. Retirement estimator and planning website help perceive how life events affect your income.

Marriage Issues:

Focus on the Family Broadcast on 1-7-2013 and 1-8-2013 Durations 29 minutes. Guest Jill Savage on dealing with the baggage in your marriage. Focus on taking the speck out of your own eye before dealing with the plank in your spouse's eye. Have open communication- don't hold things back but be tactful and loving.

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Retirement Issues

Social Security and You (2013-01-08 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on how to use on-line application and use of Retirement estimator

Social Security and You (2013-01-29 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on need to update your name with Social Security if you marry. It could affect the recording of your work credits and later your benefits if not recorded correctly

Social Security and You (2013-03-12 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on life expectancy of women and their need to plan early and wisely. Retirement estimator and planning website help perceive how life events affect your income.

Social Security and You (2013-03-28 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on retirement – how to apply, qualifications and how to get estimate of benefit.

Elderly Care

Social Security and You (2013-01-29 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on having your own Social Security account "My Social Security" and the advantages and services available

The Family

Focus on the Family Broadcast on 1-2-2013 and 1-3-2013 Duration 29 minutes. Guest Kay Wyma on empowering your children to thrive at doing tasks and doing things on their own. "I can do this mentality among the children".

Breakpoint Broadcast on 2-25-2013 Duration: 3 minutes. Students in high school and college developing self-esteem. Depression and goals. Instant gratification rather than hard work. Empathy, hard work, and compassion is needed.

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The Disabled

Social Security and You (2013-01-29 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on Fast Track to Disability, the Compassion Allowance Initative and the 200 conditions that lead to expedited disability claims

Health Care

Social Security and You (2013-01-29 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on Fast Track to Disability, the Compassion Allowance Initiative and the 200 conditions that lead to expedited disability claims

Social Security and You (2013-02_07 at 1:25 p.m. Duration 5:00 – representative from Social Security Administration spoke on who is eligible for Medicare and the general enrollment period