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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:

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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:

Community Bulletin Board

Broadcast on 04-06-2018 at 1:25PM; Duration: 5:00. public service announcement on the third in a series of post disaster relief services from Brevard County - help for those who have been denied assistance from FEMA for Hurricane Irma relief - funds available for recovery assistance

Money Wise

Broadcast on 04-05-2018 at 3:30PM; Duration: 25:00. discussion on credit cards - how to use them properly and pay the balance off monthly - how many cards it is advisable to have and beware of penalties and adverse effects on your credit reports for late payments

Money Wise

Broadcast on 04-09-2018 at 3:30PM; Duration: 25:00. discussion on credit card use - manage your credit cards wisely - make sure you can pay off your balance each month - if carrying a balance attack the smallest balance first, then the next, etc. until the cards are all paid off - beware of creditors that raise your credit limit - they are just wanting you to carry a larger balance which means more interest income for them

Money Wise

Broadcast on 04-10-2018 at 3:30PM; Duration: 25:00. discussion on the importance of having a firm spending plan or budget - keep close track of how much money is coming in and how much is going out and create an appropriate spending plan that can be followed each month

Family Talk

Broadcast on 04-11-2018 at 9:00PM; Duration: 25:00. guest Mary Hunt discussion on how she struggled with fiscal responsibility in the early years of marriage - how she survived and became responsible with an emphasis on saving instead of spending

Money Wise

Broadcast on 04-27-2018 at 3:30PM; Duration: 25:00. discussion on the most common myths about money management - including that carrying a balance on your credit card increases your credit score - best method of increasing your credit score is paying your bills on time every month - taxes are legal and other myths

Focus On The Family

Broadcast on 04-16-2018 at 1:30PM; Duration: 29:00. discussion on how you are wired in a certain way and how it affects your spending and saving habits - learning about the seven money types and how you fit in - how to overcome debt and have a healthy outlook on money issues

Community Bulletin Board

Broadcast on 05-11-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers legal seminar on estate and medicare planning featuring lawyer Amy Van Fossen May 23 at 10:30 a.m.

Focus On The Family

Broadcast on 05-23-2018 at 1:30PM; Duration: 29:00. discussion on how to teach your children effective money management and how to instill sound values regarding budgeting, work for pay, student loans and contentment even when you don't have a lot of money

Money Wise

Broadcast on 05-21-2018 at 3:30PM; Duration: 25:00. discussion on credit cards - do you need one and if you do you must pay it off every month - how late payments adversely affect your FICO credit score

Money Wise

Broadcast on 06-20-2018 at 3:30PM; Duration: 25:00. discussion on the importance of maintaining a spending plan or budget - keeping track of income and expenses is vital to keeping track of your finances

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Period: April 1 - June 30, 2018

Section II: Responsive Programs (Continued)

1. Money Management (Continued):

Money Wise

Broadcast on 06-21-2018 at 3:30PM; Duration: 25:00. discussion on things to be financially ready for in retirement - how much income or investments do you need to lead a comfortable life - the importance of savings and investments - how much and what types of insurance you should have - no debt is important

2. Marriage Issues:

Focus On The Family

Broadcast on 04-02-2018 at 1:30PM; Duration: 29:00. guests Phil and Kay Robertson of Duck Dynasty discussion on how they survived a tumultuous early marriage and tips for how they survived for more than 50 years of a thriving and loving marriage

Focus On The Family

Broadcast on 04-06-2018 at 1:30PM; Duration: 29:00. guest Gary Thomas discussion on how to intentionally pursue oneness with your spouse in order to have the marriage that you have hoped for - share a common purpose and live more fully in the moment

Focus On The Family

Broadcast on 04-09-2018 at 1:30PM; Duration: 29:00. guest pastor John Ortberg discussion on some of the walls that interfere with intimacy in marriage and how to build better relationship with your spouse

Focus On The Family

Broadcast on 04-11-2018 at 1:30PM; Duration: 29:00. discussion on engaged couples preparing for marriage - how to deal with past baggage, learning to forgive and have a thankful attitude about your spouse

Focus On The Family

Broadcast on 04-26-2018 at 1:30PM; Duration: 29:00. guest Ann White - discussion on how broken marriages can be repaired - how to break dysfunctional patterns and ask for help if needed - how her marriage was restored

Family Talk

Broadcast on 05-17-2018 at 9:00PM; Duration: 25:00. guest Linda Dillow, discussion on what it is like for a husband to be married to his wife - the differences between husbands and wives and effective tips for resolving conflicts in the marriage relationship

Focus On The Family

Broadcast on 05-04-2018 at 1:30PM; Duration: 29:00. Guests Dr. John Trent and Greg Smalley discussion on how to communicate more effectively in the marriage relationship through effective use of word pictures

Focus On The Family

Broadcast on 05-07-2018 at 1:30PM; Duration: 29:00. guest Dr. Larry Crabb discussion on building true oneness in marriage by getting past selfishness, the root of many problems in the marriage relationship

Focus On The Family

Broadcast on 05-16-2018 at 1:30PM; Duration: 29:00. discussion on how to return to a Godly perspective on sex and romance - the consequences of sex outside of wedlock and why marriages provide joy, passion and hope

Focus On The Family

Broadcast on 05-18-2018 at 1:30PM; Duration: 29:00. discussion on how engaged couples become so involved in planning their weddings that they neglect planning their marriages - practical help on building a great marriage

Focus On The Family

Broadcast on 05-22-2018 at 1:30PM; Duration: 29:00. guest Melanie Shankle with a humorous presentation on the joys and blessings of marrying your opposite - how to appreciate your spouse's differences toward a better and more healthy marriage

Focus On The Family

Broadcast on 05-30-2018 at 1:30PM; Duration: 29:00. guest Amy Carroll discussion on how her perfectionism led to discontemtment and struggle in her marriage - how she discovered her true identity and how her marriage was restored

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Section II: Responsive Programs (Continued)

2. Marriage Issues (Continued):

Focus On The Family

Broadcast on 06-04-2018 at 1:30PM; Duration: 29:00. discussion on how certain conflicts within the marriage relationship may actually strengthen the marriage

Focus On The Family

Broadcast on 06-12-2018 at 1:30PM; Duration: 29:00. guests Chris and Cindy Beall discussion on how his addiction to pornography resulted in an adulterous relationship - how the couple struggled but eventually experienced healing in their marriage

Focus On The Family

Broadcast on 06-21-2018 at 1:30PM; Duration: 29:00. guests Les and Leslie Parrott discussion on practical advice to help you increase your happiness in the marriage relationship - how to draw closer together for years to come

Focus On The Family

Broadcast on 06-26-2018 at 1:30PM; Duration: 29:00. guest Dr. Gary Chapman - discussion on how to emphasize the big things in marriage first, then how to move on to the smaller issues - strength and a healthy relationship follows

3. Unemployed/employment:

Money Wise

Broadcast on 04-03-2018 at 3:30PM; Duration: 25:00. discussion on job seeking - the best and most effective methods for finding a job - preparing a resume and getting ready for a job interview - focus on what you can bring to the company and how you will enhance their operation - be prepared

Money Wise

Broadcast on 04-16-2018 at 3:30PM; Duration: 25:00. discussion on how to find a job if you are unemployed - tips for resume writing and how to network, as this is the most effective method to find a job - know the company you want to work for and focus on what you can do to enhance them

Money Wise

Broadcast on 05-23-2018 at 3:30PM; Duration: 25:00. discussion on unemployment - how to budget your savings if you have no income - how to seek a job and how to write an effective resume

Money Wise

Broadcast on 06-07-2018 at 3:30PM; Duration: 25:00. discussion on how to avoid the depression that often accompanies the loss of a job - how to maintain a positive attitude when trying to find work

4. Retirement Issues:

Community Bulletin Board

Broadcast on 05-11-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers legal seminar on estate and medicare planning featuring lawyer Amy Van Fossen May 23 at 10:30 a.m.

Community Bulletin Board

Broadcast on 06-04-2018 at 1:25PM; Duration: 5:00. public service announcement on Center for Family Caregivers Medicaid - Understanding the Basics, Simplifying the Rules meeting 10:30 a.m. June 27 featuring attorney Kurt C. Weiss

Family Talk

Broadcast on 05-14-2018 at 9:00PM; Duration: 25:00. discussion on dementia with guest Dr. Richard Furman what is this disease, what it is and how it is developed, and what we can do to prevent or defeat this debilitating disease

Social Security And You

Broadcast on 05-03-2018 at 1:25PM; Duration: 5:00. discussion on when to retire and how your retirement age affects the amount of social security benefits that you will receive - advancing your retirement age to 70 can increase your benefit 25 percent over that of retiring at age 66

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Period: April 1 - June 30, 2018

Section II: Responsive Programs (Continued)

4. Retirement Issues (Continued):

Money Wise

Broadcast on 06-21-2018 at 3:30PM; Duration: 25:00. discussion on things to be financially ready for in retirement - how much income or investments do you need to lead a comfortable life - the importance of savings and investments - how much and what types of insurance you should have - no debt is important

5. Elderly Care:

Community Bulletin Board

Broadcast on 04-02-2018 at 1:25PM; Duration: 5:00. public service announcements for Health First Center for Family Caregivers - caregiver support, depression issues, caregiving essentials and legal guardian issues discussed

Communitry Bulletin Board

Broadcast on 04-13-2018 at 1:25PM; Duration: 5:00. public service announcement for the Virtual Dementia Tour an individual experience through simulated dementia created for those seeking to better understand the physical and mental challenges for those having dementia

Community Bulletin Board

Broadcast on 05-11-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers positive approach to elderly care seminar May 17 from 10:00 to 11:30 a.m.

Community Bulletin Board

Broadcast on 05-11-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers legal seminar on estate and medicare planning featuring lawyer Amy Van Fossen May 23 at 10:30 a.m.

Community Bulletin Board

Broadcast on 05-16-2018 at 1:25PM; Duration: 5:00. public service announcement for Knowledge College For Aging symposium for businesses - how businesses can more effectively meet the needs of the elderly featuring a variety of speakers - May 23 9:00 a.m. to 12:15 p.m. at the Wickham Park Community Center

Community Bulletin Board

Broadcast on 06-04-2018 at 1:25PM; Duration: 5:00. public service announcement on Center for Family Caregivers Medicaid - Understanding the Basics, Simplifying the Rules meeting 10:30 a.m. June 27 featuring attorney Kurt C. Weiss

Family Talk

Broadcast on 05-14-2018 at 9:00PM; Duration: 25:00. discussion on dementia with guest Dr. Richard Furman what is this disease, what it is and how it is developed, and what we can do to prevent or defeat this debilitating disease

6. The family:

Family Talk

Broadcast on 04-04-2018 at 9:00PM; Duration: 25:00. guest Steve Bundy from Joni and Friends - discussion on the disabled and the unique challenges of those having special needs children

Family Talk

Broadcast on 04-06-2018 at 9:00PM; Duration: 25:00. guests Dr. Charles Stone and his daughter Heather - discussion on the challenges parents face when a child goes wayward - lessons parents can learn from the Biblical account of the prodigal son and how it applies to issues today

Focus On The Family

Broadcast on 04-03-2018 at 1:30PM; Duration: 29:00. guest Kathy Lipp sharing practical fun ways to transform your relationship with your children based on their individual personalities regardless of their age

Focus On The Family

Broadcast on 04-04-2018 at 1:30PM; Duration: 29:00. guest Dr. Harold Davis discussion on what makes a real man - encouraging fathers to build a lasting legacy of strength and character to pass on to your children

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Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 04-19-2018 at 1:30PM; Duration: 29:00. guest Gary Thomas - discussion on how you can be taught through your children - overcoming challenges like parental guilt and failure - why we need to have sacrificial love for our children

Focus On The Family

Broadcast on 04-23-2018 at 1:30PM; Duration: 29:00. discussion on the challenges of being a single parent - how to add rituals, healthy boundaries and fun into single parent families - thriving as a single parent as you must be mother and father in the family relationship

Community Bulletin Board

Broadcast on 05-09-2018 at 1:25PM; Duration: 5:00. public service announcement for Just One Brevard Family Partnership foster parent recruitment kickoff May 17, 2018 at Suntree United Methodist Church - how to have your church sponsor or support at least one foster family

Community Bulletin Board

Broadcast on 06-04-2018 at 1:25PM; Duration: 5:00. public service announcement for Center for Family Caregivers "Living With Grief" meeting June 5 at 10:30 a.m. featuring Theresa Loudenslager Hospice of Health First Bereavement Counselor - ministering to families who have or are about to lose a loved one

Family Talk

Broadcast on 05-07-2018 at 9:00PM; Duration: 25:00. guest Melvin Lee, discussion on the importance of the father-son bond and how to recover from a dysfunctional father-son relationship

Family Talk

Broadcast on 05-09-2018 at 9:00PM; Duration: 25:00. discussion on the importance of men and men's ministries in the local church and how this impacts the family relationship

Focus On The Family

Broadcast on 05-02-2018 at 1:30PM; Duration: 29:00. Guest John Ortberg on how to let go of your adult children while impacting positively their choices for college, career, spouse selection and more.

Focus On The Family

Broadcast on 05-11-2018 at 1:30PM; Duration: 29:00. celebration of Mother's Day reminding mothers that they are not failures even in the midst of trying circumstances

Focus On The Family

Broadcast on 05-15-2018 at 1:30PM; Duration: 29:00. discussion on how to be your best when your kids are at their worst - how to apply age appropriate consequences for misbehavior

Focus On The Family

Broadcast on 05-21-2018 at 1:30PM; Duration: 29:00. guest Rob Stennett discussion on fatherhood and how you may be insucure in this role - fathers wear many hats in raising the kids - advice for doing the most important that you will ever have

Focus On The Family

Broadcast on 05-29-2018 at 1:30PM; Duration: 29:00. guest Dr. Kevin Lehman discussion on how your birth order can effect who you are, who you marry, the job you choose and the kind of parent you become

Focus On The Family

Broadcast on 05-31-2018 at 1:30PM; Duration: 29:00. discussion on how reading aloud to your children can help them academically and helps build their confidence - creative ways to engage your family through the use of books

Focus On The Family

Broadcast on 06-05-2018 at 1:30PM; Duration: 29:00. guest Dr. Kathy Koch discussion on how electronic media can adversely affect children, including cell phones, gaming and the Internet

Focus On The Family

Broadcast on 06-07-2018 at 1:30PM; Duration: 29:00. guest Josh McDowell describing his fractured relationship with his alcoholic father and how they both recovered from the effects of a dysfunctional family

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Section II: Responsive Programs (Continued)

6. The family (Continued):

Focus On The Family

Broadcast on 06-15-2018 at 1:30PM; Duration: 29:00. guests David and Jason Benham discussion on how their father's fervent prayers, support and spiritual guidance impacted their lives, especially in their formative years

Focus On The Family

Broadcast on 06-18-2018 at 1:30PM; Duration: 29:00. guest Dr. Kevin Lehman discussion on how to raise children who are seeking too much attention - how to reduce the power struggles in the family relationship

Focus On The Family

Broadcast on 06-25-2018 at 1:30PM; Duration: 29:00. guest Andrew Palau discussion on how he left his parents and family and returned home as a prodigal - the family relationship was restored

Focus On The Family

Broadcast on 06-28-2018 at 1:30PM; Duration: 29:00. discussion on nurturing your child's unique personality - identifying the four basic types of childhood personalities and how you can more effectively nurture, communicate and discipline your child based on their personality.

7. Abortion and traditional marriage:

Focus On The Family

Broadcast on 04-12-2018 at 1:30PM; Duration: 29:00. guest Melissa Ohden who survived a saline abortion - how she reconciled with her birth mother and father and now works to reach out to the survivors of abortion through the ministry of love and forgiveness

8. The disabled:

Family Talk

Broadcast on 04-02-2018 at 9:00PM; Duration: 25:00. guests Mark and Jenny Shaffer - discussion on autism, not only the prognosis and symptoms but tips on alternative and holistic methods of treatment - the stress of dealing with children with autism and the importance of having a support group like a church family

Family Talk

Broadcast on 04-04-2018 at 9:00PM; Duration: 25:00. guest Steve Bundy from Joni and Friends - discussion on the disabled and the unique challenges of those having special needs children

Community Bulletin Board

Broadcast on 04-13-2018 at 1:25PM; Duration: 5:00. public service announcement for the Health First Center for Family Caregivers - legal incapacity guardianship meeting and caregiver support on April 18 featuring a legal expert with advice on this topic

Social Security And You

Broadcast on 04-12-2018 at 1:25PM; Duration: 5:00. discussion on Social Security benefits for the disabled, especially as it pertains to military veterans and the unique needs that they may have

Social Security And You

Broadcast on 04-26-2018 at 1:25PM; Duration: 5:00. discussion about Social Security benefits available for the disabled - fraud is widespread and Social Security must treat each case on an individual basis

Family Talk

Broadcast on 04-30-2018 at 9:00PM; Duration: 25:00. interview with Joni Eareckson Tada on the 50th anniversary of her diving accident which left her a paraplegic - how she has survived all these years beyond her life expectancy and thrived in her ministry to the disabled

Family Talk

Broadcast on 05-14-2018 at 9:00PM; Duration: 25:00. discussion on dementia with guest Dr. Richard Furman what is this disease, what it is and how it is developed, and what we can do to prevent or defeat this debilitating disease

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Section II: Responsive Programs (Continued)

8. The disabled (Continued):

Focus On The Family

Broadcast on 06-01-2018 at 1:30PM; Duration: 29:00. Friends Patrick and Justin relate their story of how the two hiked across Europe with Justin in a wheelchair - how this impacted their friendship and family

9. Health Care:

Family Talk

Broadcast on 04-02-2018 at 9:00PM; Duration: 25:00. guests Mark and Jenny Shaffer - discussion on autism, not only the prognosis and symptoms but tips on alternative and holistic methods of treatment - the stress of dealing with children with autism and the importance of having a support group like a church family

Communitry Bulletin Board

Broadcast on 04-13-2018 at 1:25PM; Duration: 5:00. public service announcement for the Virtual Dementia Tour an individual experience through simulated dementia created for those seeking to better understand the physical and mental challenges for those having dementia

Focus On The Family

Broadcast on 04-24-2018 at 1:30PM; Duration: 29:00. guest Ken Davis - presentation on how to thrive mentally and physically after the onset of middle age - how to survive a mid-life crisis and live life to the fullest

Community Bulletin Board

Broadcast on 06-04-2018 at 1:25PM; Duration: 5:00. public service announcement on Center for Family Caregivers Medicaid - Understanding the Basics, Simplifying the Rules meeting 10:30 a.m. June 27 featuring attorney Kurt C. Weiss

Family Talk

Broadcast on 05-14-2018 at 9:00PM; Duration: 25:00. discussion on dementia with guest Dr. Richard Furman-what is this disease, what it is and how it is developed, and what we can do to prevent or defeat this debilitating disease.

10. Crime and Area drug abuse:

Focus On The Family

Broadcast on 04-10-2018 at 1:30PM; Duration: 29:00. discussion on the prevention of child sexual abuse - which is a crime - how to communicate that child sexual abuse is occurring and how you can approach the topic with children of all ages - keeping the lines of communication open especially as your children mature

Focus On The Family

Broadcast on 05-09-2018 at 1:30PM; Duration: 29:00. guest Carol Kent, discussion on how she reacted and responded when her son was arrested and convicted of murder - how to trust in God in the midst of challenging circumstances

Focus On The Family

Broadcast on 05-14-2018 at 1:30PM; Duration: 29:00. guest Tyrone Flowers discussion on at risk kids and how many turn to crime and gangs - how to rescue kids that are at risk

Focus On The Family

Broadcast on 05-24-2018 at 1:30PM; Duration: 29:00. guest Gary Morland discussion on the crime of child abuse and living in a dysfunctional household - things that contribute to unhealthy relationships and how to recover from them