

**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 2014-04-02 at 3:30PM; Duration: 25:00. discussion on how to obtain and maintain a healthy credit score

#### **Money Wise**

Broadcast on 2014-04-03 at 3:30PM; Duration: 25:00. guest Charlie Germany speaking on the topic of taxes - what income is reportable and what deductions are appropriate

#### **Money Wise**

Broadcast on 2014-04-09 at 3:30PM; Duration: 25:00. discussion of the differences between saving and hoarding - saving is encouraged while hoarding is not - be generous and save to get out of debt or be ready for emergencies and to give generously - hoarding is a form of idolatry

#### **Family Talk**

Broadcast on 2014-04-23 at 9:00PM; Duration: 25:00. guests Dave Ramsey and Rachel Cruz discussion on the importance of teaching children the nature of Christ-centered management of money - saving, spending and giving principles

#### **Money Wise**

Broadcast on 2014-04-24 at 3:30PM; Duration: 25:00. discussion on avoiding bankruptcy and debt consolidation loans - dangers of falling into a worse trap than you are currently in

#### **Breakpoint**

Broadcast on 2014-04-30 at 7:30AM; Duration: 3:53. John Stonestreet relates that poor savings patterns the last 10-15 years by most Americans, not reaching over 9% says also how much are we giving. Christians are giving more to God. Stonestreet suggests several books to consider to deepen our discernment in Christ of where and how much to give to God and His evangelical causes!

#### **Money Wise**

Broadcast on 2014-05-20 at 3:30PM; Duration: 25:00. guest Mark Billar - tips on investing with a focus on having enough money for retirement

### **2. Marriage Issues:**

#### **Breakpoint**

Broadcast on 2014-04-08 at 7:30AM; Duration: 3:53. John Stonestreet says that our bodies should be spoken about and demonstrated in how we live our lives that our bodies were created to be used by our Creator God not how Duke University student, Belle Knox has chosen to use her body in the pornographic industry to make porn videos in order to help pay for school.

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

Broadcast on 2014-04-28 at 1:30PM; Duration: 29:00. guest Larry Crabb, author of the book "The Marriage Builder" - tips for having a strong and healthy marriage

**Focus On The Family**

Broadcast on 2014-05-05 at 1:30PM; Duration: 29:00. guests Tony and Laura Dungee - discussion on the importance of a Christ-centered marriage and keeping the family drawn in to the marital and parental life - how to keep a good family life in the midst of parental stress, in this case the stressful life of an NFL player and coach

**Focus On The Family**

Broadcast on 2014-05-21 at 1:30PM; Duration: 29:00. guest Sarah Horn - discussion on being a Biblical wife with Godly submission to her husband

**Focus On The Family**

Broadcast on 2014-06-04 at 1:30PM; Duration: 29:00. guest Jeff Allen - speaking about how God restored his broken marriage

**Breakpoint**

Broadcast on 2014-06-05 at 7:30AM; Duration: 3:53. Powerful cultural issues regarding marriage, sex, relationships which Hollywood narcissistically focuses on and not much else, we must continue to espouse biblical worldview on sex, marriage, and relationships boldly to counteract Hollywood's selfism, self-pleasure mentality, worldview, and actions!

**Breakpoint**

Broadcast on 2014-06-12 at 7:30AM; Duration: 3:53. Miriam is a Sudanese believer with 2 children who has sentenced her to death for apostasy to the Muslim faith by a Sudanese Muslim judge which Miriam told the judge she did not commit any apostasy. She has a 2 year reprieve. The media and world is NOW starting to take notice. Pray for Miriam and that Christ would defeat Satan in Sudan and all Muslim countries that Christ in personal relationship breaks through to them!

**Alternative View**

Broadcast on 2014-06-12 at 7:45AM; Duration: 1:58. Dr. Evans examines the real meaning of love, the sacrifice to and for someone else. Husbands in Christ need to love their wives within the confines of the model of Jesus and the Cross! It is never what she can do for me. It is the Holy spirit living out the Life of Christ continuously, regularly in serving our wives as believers in Jesus.

**Alternative View**

Broadcast on 2014-06-16 at 7:45AM; Duration: 1:58. Dr. Evans says that after marriage we find out how much we need to have Christ's love expressed to take her to become more like Jesus in every way. Husbands...God says we are the ones Christ uses to set our wives apart for Jesus no matter what! We may not see her weaknesses, who she really is, until after marriage! Nevertheless, we need to depend on Christ alone to fulfill her god-given potential in His love in every way.

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

Broadcast on 2014-06-17 at 7:45AM; Duration: 1:58. Tony evans says that as our believer wives sanctifier I as a husband, we as husbands are to let God graciously use us to cleanse her spots (external things) and wrinkles (internal things), so she progressively becomes more like Christ!~

**Alternative View**

Broadcast on 2014-06-18 at 7:45AM; Duration: 1:58. Dr. Evans says like a sink that backs up with junk in it, when a wife's junk appears, like fixing a sink, we call a plumber. Here we call Christ! We are responsible to set apart our wives for/in Christ in every way!

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

Broadcast on 2014-04-25 at 3:30PM; Duration: 25:00. discussion on the importance of filing income taxes on time even if you are unemployed - the penalty for not filing your tax return is five times higher than filing your tax return on time without paying the tax on time

**Money Wise**

Broadcast on 2014-04-28 at 3:30PM; Duration: 25:00. tips on creating a job opening for yourself where there may not be an advertised job position - show the employer what you can do for the company even if an opening is not advertised - you may get a job when you apply in this manner

**Focus On The Family**

Broadcast on 2014-06-09 at 1:30PM; Duration: 29:00. guest Bill Bennett - discussion on whether or not college is a necessity for most high school graduates - must weigh the potential value of the college degree versus the level of employment it will afford the graduate - alternatives are two year colleges, trade schools and the military

**Money Wise**

Broadcast on 2014-06-13 at 3:30PM; Duration: 25:00. discussion on the myths surrounding college graduates and finding employment - a college degree does not automatically assure timely employment - be prepared for a good solid job search after graduation

**4. Retirement Issues:****Social Security And You**

Broadcast on 2014-04-01 at 1:25PM; Duration: 5:00. discussion on how to estimate your retirement income from social security by using the "retirement estimator" service at socialsecurity.gov website

**Social Security And You**

Broadcast on 2014-04-15 at 1:25PM; Duration: 5:00. discussion on planning your retirement - when to retire and estimating how much your social security income will be - how your retirement age will determine how much your benefits will be and using retirement estimator at socialsecurity.gov to help estimate your retirement income from social security

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

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

**Money Wise**

Broadcast on 2014-05-01 at 3:30PM; Duration: 25:00. discussion on how much income you will need for retirement - there are many variables - when will you retire - how long will you expect to live - can you rely on social security - will you carry debt into retirement - long term health care available

**Money Wise**

Broadcast on 2014-05-20 at 3:30PM; Duration: 25:00. guest Mark Billar - tips on investing with a focus on having enough money for retirement

**Social Security And You**

Broadcast on 2014-05-20 at 1:25PM; Duration: 5:00. making good use of socialsecurity.gov to help plan your retirement - estimate your retirement income based upon when you retire

**Social Security And You**

Broadcast on 2014-06-10 at 1:25PM; Duration: 5:00. host Lynn Baker speaking on how you can get easy and timely help for your retirement or retirement planning by using the free socialsecurity.gov website

**5. Elderly Care:**

**Social Security And You**

Broadcast on 2014-05-22 at 1:25PM; Duration: 5:00. helping to take care of the elderly by setting up a my social security account at socialsecurity.gov - website can be used to determine retirement age and manage your benefits after retirement

**6. The family:**

**Focus On The Family**

Broadcast on 2014-04-08 at 1:30PM; Duration: 29:00. guest Dr. Jim Burns - discussion on teenagers from the author of the book "Teenology" - how to study your teenage child and guide them into adulthood

**Focus On The Family**

Broadcast on 2014-04-09 at 1:30PM; Duration: 29:00. guest Tesky Drake, speaking on the subject of losing infants to death - how this affects the family and especially the marriage - accepting the losses and moving forward

**Focus On The Family**

Broadcast on 2014-04-14 at 1:30PM; Duration: 29:00. guest Tim Siserich, producer of the film "Irreplaceable" and the video teaching series "The Family Project Curriculum" - speaking about his family and how he has learned to put Christ first in all things - the importance of a strong relationship with his father

**Family Talk**

Broadcast on 2014-04-23 at 9:00PM; Duration: 25:00. guests Dave Ramsey and Rachel Cruz discussion on the importance of teaching children the nature of Christ-centered management of money - saving, spending and giving principles

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

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

**Focus On The Family**

Broadcast on 2014-04-25 at 1:30PM; Duration: 29:00. guest Gary Thomas - importance of the relationship of husbands to wives and children

**Focus On The Family**

Broadcast on 2014-05-02 at 1:30PM; Duration: 29:00. guests Greg and Erin Smalley - discussion on how to have family activities, vacations and making memories - family bonding is important

**In Touch**

Broadcast on 2014-05-09 at 2:00PM; Duration: 25:00. discussion on the importance of an excellent mother in the household - tips for bringing up children in a Godly way so that they will be prepared for adulthood

**Alternative View**

Broadcast on 2014-05-16 at 7:45AM; Duration: 1:58. Jehovah Sikounu, God our Righteousness that character trait of God is being diminished by many believers and, of course, the unsaved, as they create a righteousness view of God based on them as gods. It is self on the human heart throne, driven by Satan, the evil, godless world system and our human flesh! Dr. tony evans says need to believe and live out Christ as their supreme and only righteousness in every avenue of life!

**Focus On The Family**

Broadcast on 2014-05-22 at 1:30PM; Duration: 29:00. guest Dennis Rainey - discussion on how to keep boys pure until marriage

**Alternative View**

Broadcast on 2014-06-04 at 7:45AM; Duration: 1:58. Dr. Tony Evans says that his dad modeled his desperate need for Jesus and His strength and power daily, dog-tired or not. Tony realizes as should all fathers that by meeting God individually daily and with fellow believers reinforced Christ's leadership in the family through each husband and father

**Alternative View**

Broadcast on 2014-06-06 at 7:45AM; Duration: 1:58. Dr. Tony Evans says a husband's role as God's designed husband-leader in the family is really simple, but is not able to be accomplished apart from Christ's faith and power...IT IS OUTSERVE YOUR WIFE!!!

**Alternative View**

Broadcast on 2014-06-09 at 7:45AM; Duration: 1:58. DR. EVANS SAID THAT IF THINGS IN THE HOME IN FAMILY RELATIONSHIPS ARE NOT WORKING BIBLICALLY AND THERE IS CHAOS, THE HUSBAND NEEDS TO LEAD WITH THE BELIEVER WIFE'S SUPPORT AND START OVER SPIRITUALLY WALKING WITH GOD DAILY AND MOMENT BY MOMENT. THIS WILL MAKE A HUGE DIFFERENCE IN CHRISTIAN AND ALL FAMILIES.

## Section II: Responsive Programs (Continued)

### 6. The family (Continued):

#### **The Alternative**

Broadcast on 2014-06-10 at 6:30PM; Duration: 25:00. discussion on the importance of men being the leader of the home and the spiritual leader of the household

#### **Breakpoint**

Broadcast on 2014-06-16 at 7:30AM; Duration: 3:53. We are incarcerating far too many persons who break the law and children of incarcerated dads are failing. Behavior problems and delinquency abounds so children, who likely become criminals themselves. Restoration during and after incarceration is vitally needed. As Christians, we can prayerfully become involved in this process. Breakpoint and Prison Fellowship has ideas.

#### **Focus On The Family**

Broadcast on 2014-06-16 at 1:30PM; Duration: 29:00. guest Ron Deal - discussion on step families and the unique challenges they present

#### **Breakpoint**

Broadcast on 2014-06-19 at 7:30AM; Duration: 3:53. Christian students attending secular colleges may be used to silence Christian groups who do not cut their Christian groups beliefs and to have Christian students not discriminate against homosexual or other seemingly discriminated groups. Write any colleges on behalf of your interested son or daughter, including a mom and dad's lama mater and ask that Christian expression be preserved.

#### **Insight for Living**

Broadcast on 2014-06-20 at 8:30AM; Duration: 27:27. Chuck Swindoll mentioned how important it is from Ephesians 4 to be truthful and passionate-not tyrannically angry with adult children.

### 7. Abortion and traditional marriage:

#### **Breakpoint**

Broadcast on 2014-04-01 at 7:30AM; Duration: 3:53. John Stonestreet used World vision's reversal of allowing homosexual employees. Stonestreet urges consistency to the Biblical design and mandate for marriage. Stonestreet's new book on this subject of homosexual marriage must be gracefully presenting God's definition and life of marriage as revealed in Scripture. The time for this strong stance by believers is NOW!!

#### **Citizenlink**

Broadcast on 2014-04-10 at 3:00PM; Duration: 2:00. discussion on court cases currently under review regarding traditional marriage - Utah case on their approved voter referendum on traditional marriage currently poised to go to the Supreme Court after being struck down in lower courts

#### **Legal Alert**

Broadcast on 2014-04-16 at 4:00PM; Duration: 2:00. discussion on the danger of being demoted in the military for taking a stand for traditional marriage - such incidents are occurring in the military today

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

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

**Citizenlink**

Broadcast on 2014-04-28 at 3:00PM; Duration: 2:00. discussion on the importance of marriage between one man and one woman fir life - statistics show that this marriage arrangement is best for children

**Breakpoint**

Broadcast on 2014-05-08 at 7:30AM; Duration: 3:53. Washington State on the heels of their Attorney General saying laws in Washington may FORCE businesses to mandate abortions, as believers we need to continue to reverse the pro-abortion adovates who desire to downplay abortion based on the availability of abortion drugs. This way they conveniently by-pass abortion itself. We as Christians must continue to point out the devastating effects of killing life that god created!

**Family Talk**

Broadcast on 2014-05-27 at 9:00PM; Duration: 25:00. two guests discussing the legacy of legalized abortion especially as it relates to the exploitation of women

**8. The disabled:**

**Social Security And You**

Broadcast on 2014-04-10 at 1:25PM; Duration: 5:00. discussion on how to apply and receive disability payments by utilizing the website socialsecurity.gov - rules on who can qualify for disability benefits

**Family Talk**

Broadcast on 2014-05-20 at 9:00PM; Duration: 25:00. guests Rick and Karen Santorum - discussion on their disabled child Bella - from birth to age 6 when she was not expected to survive one year

**9. Health Care:**

**Money Wise**

Broadcast on 2014-05-06 at 3:30PM; Duration: 25:00. discussion on the importance of having good health insurance - complications from Obamacare and the alternative of paying into a Christian health care organization which pays each others medical bills

**Money Wise**

Broadcast on 2014-06-18 at 3:30PM; Duration: 25:00. guest Howard Russell - president of Christian Health Associates - discussion on how the organization meets the financial health needs of its members - members pay a monthly fee and these provide for the needs of other members without the need for insurance

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

**Social Security And You**

Broadcast on 2014-04-08 at 1:25PM; Duration: 5:00. discussion on identity theft, the fastest growing crime in America - how to prevent identity theft - be cautious about giving out personal information over the phone or on the Internet - never give out your Social Security number - be cautious about websites that mirror www.socialsecurity.gov but are really fraudulent sites asking you for personal information



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

**10. Crime and Area drug abuse (Continued):**

**Legal Alert**

Broadcast on 2014-04-24 at 4:00PM; Duration: 2:00. host Dr. David Gibbs speaking on how to handle criminal activity on the church grounds, such as a disruptive individual - importance of training staff and volunteers on what to do - to escort the individual off campus or call the police to have the person removed for trespassing

**Money Wise**

Broadcast on 2014-06-10 at 3:30PM; Duration: 25:00. discussion on identity theft, the fastest growing crime in the United States - how to keep up with your credit report for new accounts or other charges that you did not open or make

**Breakpoint**

Broadcast on 2014-06-17 at 7:30AM; Duration: 3:53. america cannot live without pills for maintaining some semblance of health. Oxytosin is a morality drug along with seratonin. All these drugs are oral drugs. who gets them? Everyone? Then, no consequences right? Free will. C.S. Lewis said, is ensuring we have a choice God gives, so there is no moral pill that can cause us to take ownership personally of God's love! People need a personal relationship with Christ first and foremost to gain non-robotic, non-drug-induced moral behaviors.