

KZSC-FM QUARTERLY ISSUES/PROGRAMS LISTING
4th Quarter 2023

During the fourth quarter of 2023, KZSC-FM has served the public interest by broadcasting materials which treated significant problems and needs of concern to the communities who receive our broadcast.

The following is a listing of some of the issues ascertained through personal interviews, emails, phone calls, social media, and other on-going contacts with a wide range of Bay Area government officials, community leaders, and citizens, and some of the programming aired in response to those stated issues of concern.

Joy In The Morning - Thursdays 9am to Noon

10/05/2023, 60 min.

Host: Tiffany Harmon

Guest: 4 members of Dub congress

Topic: Interview with a local band playing at Moe's Alley, Friday 10/6/2023

Joy In The Morning - Thursdays 9am to Noon

10/05/2023, 45 min.

Host: Tiffany Harmon

Guest: Al Anderson- The Original Wailers

Topic: Interview with a local band playing at Felton Music Hall

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/6/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Ca State Senator John Laird

Topic: Congressman Kevin McCarthy voted out as Speaker of the House; Concerns that Congress won't be able to choose a speaker before interim spending runs out; Senator Laird got all 5 of his remaining bills to the Governor's desk for a total of 17...12 signed, waiting on last 5 (all late because the Governor asked for amendments); Discussion of how do you know when a bill is signed; So much fun to be home and in the district; First Friday tonight, with spouse John Flores showing art as part of Open Studios.

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/6/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Karen Carchidi & Tristan Berlund - Hoes with Bows

Topic: Interview with musicians of fiddle music, old time, mostly instrumental; Came together out of the rich music scene in Grass Valley; did not intend to put a band together, but more & more joined...cello, accordion, banjolele, mandolin; Discussed "How do you orchestrate so many musicians?" and "Do folks bring different tunes to the band?" The money question: A: "Just in it for the fun! A labor of love...it takes a lot of work; many in the band play multiple instruments; intentionally few vocal songs, as singing brings a whole different dynamic; house concert tomorrow in the area.

Joy In The Morning - Thursdays 9am to Noon

10/12/2023, 20 min.

Host: Tiffany Harmon

Guest: Ginjah (the reggae soulman)

Topic: Interview with the artist, New album release 10/13/2023

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/13/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Julie Macecevic - Executive Director, Walnut Avenue Family and Women's Center

Topic: Walnut Ave Family & Women's Center is celebrating 90 years in Santa Cruz!!! Started in 1933 as the local chapter of the YWCA; focus is on children, youth, women, family support, advocacy & prevention - children & youth = focus on the next generation, particularly life skills, including how to be in a relationship; added more focus on domestic violence in the 1990s, adding certified training to be an advocate for survivors of domestic violence (they have 2 hotlines, plus walk-in hours in downtown Santa Cruz); new program = "A Place for Change" - an alternative to the legal system for domestic violence; child care is a necessity...most parents in Santa Cruz work 2 jobs to get by...Santa Cruz subsidized child care is meeting only 14% of the need!! ...haven't been able to open infant / toddler child care because they can't pay enough for someone to live in Santa Cruz; Q: can we generate money to keep professionals? 75% funding from state and federal level, 10% local...local foundations are generous and more flexible; shifted from YWCA to WAFWC when they saw the need for domestic violence services, and could not access federal funding as a religious organization; end on a note of hope & positivity: Julie enjoys working with people doing the hard work!

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/13/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Achilles Wheel Trio (Americana singer / songwriter / guitarist)

Topic: Paul Kamm - Started in the 1980s with a world beat all original rock band; at a Vermont summer camp the cook turned him on to singer / songwriters, and in the late 80s Paul toured as a duo with his wife, Eleanor McDonald (and they're still doing this); next door neighbor, Utah Phillips, told him "You might not make a killing (as a musician), but you might make a living." Song, "From the Fire" dedicated to Utah Phillips, about "making songs", not "writing songs" (Eleanor and Paul wrote it); Achilles Wheel full band is more rock n' roll dance band, but they have a songwriter core, and the Trio (Paul, Johnny Mojo, and Shelby Snow) bring a more singer/songwriter/Americana vibe; Johnny is roots blues, bluegrass & Americana, Paul is SF Sound, the Eagles, and the music he discovered in New Jersey when his brother left him 2 shipping boxes of LPs (including British Invasion, Yes, Genesis, and Peter Gabriel Solo), Shelby is a Marin boy, from College of Eye, a psychedelic Bay Area movement...Shelby has an "absolute disregard with how you're supposed to play bass guitar." The Money Question = playing is exhilarating, but Paul was/is "not willing to sacrifice relationships to be a slave to the industry. The money I make doing this helps me live.", but he's a part-time contractor, which gives him autonomy, house concert tomorrow on the West Side.

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/20/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Jackson Emmer - Singer / Songwriter

Topic: New song inspired by his daughter's musings, "Clementine Unicorn Sacrifice" a song about face unicorn murders; McCoy Tyler co-bill with Jackson on Sunday...Jackson describes McCoy as "the best country honky-tonk guitarist in California!" who is understated and not boastful, "Beware the person who thinks they're great all day & every day!"; Jackson wrote and put out 22 singles in 2022; lately he's been writing more with other people, and writing 1-3 songs each week; new song, written with Tim O'Brien, "Begonia Butterfield", about that hot redhead at the Ren Faire; the Money Question: Yes, Jackson makes a living playing music since 2017 - he started in 2009, so that tells you how long it took; his wife told him, "Any Friday or Saturday you're playing in a bar in front of people who are listening, is a Friday or Saturday you're not playing in front of people who want to listen to your music."; she works as a photographer and event planner, and told Jackson, "I'll cover

you while you try to make a transition."; Jackson's definition of success changes; Jackson premieres a new song, "Jericho's Diamonds".

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/20/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: 28th District California Assemblymember Gail Pellerin

Topic: Gail had 10 bills this legislative year, 7 signed by the governor!; detailed run down of bills passed (hand counts only for audits; ballots for no party preference with a box to check if parties allow cross over; measures or legislators in multiple counties with a lead county and followers; Santa Clara Valley Medical seismic retrofit extension; Santa Clara Valley Water finance; replacement ballots, disability rights and voting tools; mail ballot drop off at polling place for immediate tallying); the governor invited Assemblymember Pellerin to LA for a bill signing on mental health reform and housing; governor vetoed several bills - no governor veto has been overturned in 43 years!: select committee on mental health to meet in Los Gatos in December; deep dive into "spot bills", which are bills submitted by the mid-February deadline with a number, but are really placeholders to be fleshed out later in the year; 2-year bills for bills that did not make it all the way through both houses; will be meeting with constituents in the district over the next several months, canvassing for ideas for legislation; any bill that is not a 2-year bill that did not make it through to being signed into law must be "a little different" to be re-submitted (the legislative council decides if it's different enough).

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/20/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Bonny June & Ken Kraft / Countess Bonny and Count Kraftula

Topic: 6 years Count & Countess, and this will be the 2nd year with the Hallowe'en show at the Kuumbwa; Bonny June & Bonfire new song, "The Devil is Right Behind You"; over the last few years have been writing 2 different types of songs, one about Monsters & Mystics (that the Count and Countess perform), and the other uplifting western songs that Bonny June & Bonfire perform; Bonny and Ken met at songwriter competition at MARS studio in 2010, and in 2011, Ken said, "Here's my card", and they formed a band, later a trio; working on new tunes, including follow-up songs for the Count & Countess, including Lallayrona, about a ghost who haunts the waters; "These Fangs Were Made for Biting" after the Countess bit Nancy Sinatra; costumes welcome, but not required, for Hallowe'en show.

Transformation Highway - Wednesdays Noon - 1PM

10/26/2023, 60 min.

Hosts: John Malkin

Guest: Marc Andrus, author

Topic: Interview with the author about the book "Brothers in the Beloved Community"

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/27/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Ian Jones: Singer / Songwriter

Topic: Interview with the artist: Originally from Pacific Northwest...lived in California a while...now call Ballard, Washington home (Seattle area); been recording a new CD in Ojai, with producer Jesse Siebenberg; release last CD in April, and working on new one: new song, "I Can't Seem to Drink Her Off My Mind" (from a line from the Rolling Stones' "Honky Tonk Women"); Ian, "A record is a Polaroid picture of a song / songs" at a moment in time; new song, doesn't have a name yet...maybe he'll give it a long name in response to criticism he's received that his song titles are too short; the money question: are you able to make a living from 100% music?

"Absolutely not!"...got back into the music scene in 2010-2011 and went to Nashville...listening...you have to have a revenue stream, and Ian's is remodeling houses in Seattle...he's reorganized his life to balance touring, recording, and remodeling houses; "There's a reason they call in the 'music business' and 'entertainment industry'. It really is a business, and an industry."

Bushwacker's Breakfast Club - Fridays 6am to 9am

10/27/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Santa Cruz Watershed Compliance Manager Chris Berry

Topic: Interview by phone to discuss surfing, his day-to-day work, local fisheries, endangered species conservation, regulatory issues with the Santa Cruz watershed, climate change, hope, despair, and community engagement.

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/3/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: California State Senator John Laird

Topic: Update since last interview, his spouse John's "Open Studios" had over 500 visitors over the 2 weekends (his medium is water colors), "Open Studios" started 30, 35 years ago (not sure) sponsored by the Arts Council; Governor Newsome signed all 17 of Senator Laird's bills (2 are now 2 year bills); 1 is on Cannabis reform, and may need to be expanded beyond the original removal of need to do Environmental Impact Reports twice - may need to look at the whole system so that smaller applicants can compete; 2 is recycling propane canisters...John is "determined to move this bill", to incorporate extended producer responsibility; also looking at fire & forestry, and a niche bill to look at how California names freeways & roadways (currently fallen officers, which are disproportionately men); Senate trip to Buenos Aires...met colleagues previously met at UN climate conference in Copenhagen...Argentina has a similar latitude from equator, plus mountains and coast, to California; San Luis Obispo and offshore wind...workshop last Wednesday...4 hours...see link via Senate website.

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/3/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Jeffrey Hallford - Americana songwriter and performer

Topic: Interview with the artist: Moved as a kid to LA, and obsessed with music; went to architecture school in San Francisco, and on his way to / from school, he went past great street players, mostly rock n' roll, but also blues & surf...got up the nerve to ask one if he could play with him...answer, "Have your guitar & mouse amp & come out here tomorrow", so he went out and bought a mouse amp and did...played with him for a year...cops would chase them off the street; one day, after busking, they went up to Vesuvio's in North Beach for drinks, and after went back to his apartment...it was a flop, but he had 500 albums...an education!; moved to Berkeley, and in the 80's, it was happening!; started a band, & found out that if you want to make money in music, you've got to write your own songs; music has evolved; he knows a bit about building, and swings a hammer in the off season; "Soul Crusade" hit #1 on the Americana chart in Europe, top 10 in USA; "Take It Slow" features Santa Cruz' own Preacher Boy on guitar.

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/10/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Bill Monning - California State Senator (retired)

Topic: Interview with the politician: Started in the politic realm back in the 70s, working with the United Farm Workers; ran unsuccessfully for office in 1999, then elected to the Assembly in 2008; media has changed for the worse, including print, TV...scandals get press, but the day-to-day work, not so much; KZSC is a rare link between politicians and those who elected them; local online "newspapers" (Lookout Santa Cruz, for profit; and Santa Cruz Local, non-profit) are a good sign, but to access them someone has to be intentional - not just a paper arriving every day on the doorstep; new group working on AI, tech, & democracy: CITED (California Institute of Technology & Democracy, sponsored in part by Common Cause) roll-out last week, looking ahead to the tsunami of AI and the 2024 election; We lost 2 giants recently, Glenn Schaler, political director for Monterey Bay Central Labor Council, & Glenn Karnes, community organizer in Salinas, and founder of Monterey County's Center For Change; how impact conversation now, democracy & institutions (e.g.: CITED), teaching...there's an unwritten code that politicians not interfere with their successors; fundraiser, and why you should support KZSC with your donation

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/10/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Carolyn Sills & Gerard Egan - Americana Singers & Songwriters of "The Carolyn Sills Combo"

Topic: Interview with the artists: New CD, "On the Draw", new song, "Allen Brown", is about a real guy, a great dancer with a big mustache, a face chiseled by the wind, & hands of leather; moved to Santa Cruz in 2010, and through Craig's List, word of mouth, put together the Combo, new song "Dixon Ticonderoga" is an ode to a number 2 pencil; another Gerard musical talent, whistling!!! Gerard whistles the intro to another new song as a teaser; the money question: "Yes, we do make an (uncomfortable) living playing music, with "The Carolyn Sills Combo", "Poi Cowboy" (Hawaiian themed duo), and as of a few weeks ago, "The House of Twang", a stringed instrument repair and retail shop; non-commercial radio is key to their music, getting it out there & keeping folks informed; finding time for songwriting can be a challenge; new song, "West of West and East of Tokio (for James Hand)", for a legendary Texas performer who responded with that when Carolyn asked him where he's from.

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/17/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: 28th District Assemblymember Gail Pellerin

Topic: In interim period between legislative sessions, busy in the district with voter engagement; 4.6M eligible voters in California, with 83.3% registered...why aren't the rest registered? Barriers, also motivation; how to increase motivation? work with "trusted messengers", need for civic engagement, meet voters where they're at, ongoing sustainable funding, plant seed when they're young; how 'bout TikTok and Instagram Influencers on the state payroll? 2 year bills: mental health screening included in any reproductive health visit, craft cannabis and 32 events per year, Semper Virens and open space transfer ownership to state parks; Santa Cruz County political weight; recent insurance webinar / town hall, and getting info out; veterans events, and Thanksgiving meals for the less fortunate.

Dubs and Discourse - Saturdays 7 am - 9am

11/18/2023, 90 min.

Hosts: Will Coolidge & Sam Yep

Guest: Nick Kerr, Lester Quinones, Jason Hart, Kendrick Davis

Topic: Interview with members of the Santa Cruz Warriors, NBA, Basketball

Transformation Highway - Wednesdays Noon - 1PM

11/24/2023, 60 min.

Hosts: John Malkin

Guest: Martin Rizzo- Martinez, author

Topic: Interview with the author about his book "We Are Not Animals"

Bushwacker's Breakfast Club - Fridays 6am to 9am

11/24/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Tom Ralston - Singer, musician, concrete contractor

Topic: Tom will be performing at a benefit for Second Harvest Food Bank (SHFB) and their Holiday Food Fund Drive Saturday, Dec. 2nd, 2023, at the Rio Theater - Tom will have a 14 piece (!!) band (strings, percussion, horn sections, back-up vocals, keyboards, etc.); the mayor of Santa Cruz will read a proclamation, followed by a few words by the CEO, Erica Padilla-Chavez; song "Sweet Santa Cruz" is an ode to our town from a restless spirit / surfer's perspective, with some autobiographical bits, and a mash-up of Santa Cruz with why it's so beautiful...3 princes surfed Santa Cruz in 1885!; Tom was born in Santa Cruz...he's 4th generation...born on West Cliff in what's now the Dream Inn's parking lot...went through all Santa Cruz schools including B40, Santa Cruz High, Cabrillo College, and UC Santa Cruz; always into singing, and in the 70's had a West Side Raider Band, with a raucous group; that followed them; lots of "R & D in party world", but in 1987 quit everything, and sober since; after his 2004 divorce a friend gave him a keyboard & headphones, and songs started pouring out of him; song "Written in the Stars" is about random happenings & twists of fate; thanks to Angela Chesnut for producing.

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/1/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: CA State Senator John Laird

Topic: Argentina visit with Senate Climate Working Group; tour of Casa Rosada during Gay Pride Parade - stood on Evita's balcony days before election of a libertarian president who is not LGBTQ friendly; US Ambassador not allowed to march in gay pride parade, so he decked out a double decker bus in rainbow and drove all over town; after first round the election became a run-off between 2 extremes; Argentina & California are facing similar climate issues, and both have a wine economy in the west; in Argentina, hail is damaging vines, so they're trying to engineer clouds to reduce hail; learnings? will connect scientists in Argentina with California on research, and how to become more drought resistant; micro-climates affected differently; offshore wind learnings, from anchored (Denmark) to floating (Scotland); serving soup with the Pajaro Valley Prevention & Student Assistance group;

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/1/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Ron Sandige - Rotary Club of Freedom, California

Topic: "Service Above Self"; 7 Rotary Clubs in Santa Cruz County, in District 5170...Oakland is the 2nd Rotary Club in the world (after founding in Chicago); Rotary Club of Freedom is putting on a Tribute to Mary McCaslin benefit for the people of Pajaro, flood victims after the levee break last March; What is Rotary? Paul Harris, Chicago businessman, wanted to give back, and gathered other businessmen to launch Rotary...now 30,000 clubs all over the world...3 avenues of service: Community, International, Youth; discussion of service organizations in general: Ron is not concerned that they're dying out, with "InterACT" in high schools, and RotarACT in colleges; Kaos Q: re: lots of marketing to students, many older folds - how bridge that gap? Discussing; Mary McCaslin born 1946, passed away Oct., 2022 - discussion of her music, and format for the Tribute Benefit.

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/8/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: UCSC Student Housing Coalition co-chair Zennon Ulyate-Crow (also Santa Cruz Transportation & Public Works Commissioner)

Topic: Interview with the Founder of UCSC Student Housing Coalition 2 years ago to get students involved in housing locally; founded Student Homes Coalition 1 year ago to work state-wide on higher education housing issues - housing to maximize opportunities - they mobilize grassroots networking and craft legislative proposals; the Transportation & Public Works Commission is a Santa Cruz City volunteer position (there are 7 commissioners) that provides a public forum for meetings & comments...they recently approved the redesign of the temporary metro center at the intersection of Front - River - Soquel; the Commissions work on protected bike lanes on Bay St. hit a snag when bids came in 50% above estimated costs - it's delayed; as Student Housing Officer he's appointed by the UCSC Student Association to meet with other UCs, students & staff; he advocates to the city such that student voices are heard; next ideal project? 1) legislation to solve student housing crisis, and 2) work to create a position for a student on the Santa Cruz Metro Board; discussion on making it easier to build student housing on campus; Student Housing West approved in 2019, and still haven't broken ground! Being involved in all of these has helped him understand the internal processes to how things get done.

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/8/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Amber Morris - lead singer and songwriter for "Wreckless Strangers"

Topic: Interview about the new EP "Orange Sky Dreams", with an EP release party last night in Mill Valley; Amber grew up in a musical family, and sang backing vocals in her uncle's Reggae band, and later sang in San Francisco South of Market bands, including "Psycheafunkapus"; her husband is a touring guitarist; she took time off to raise a daughter and became a vocal coach; The members of the band pride themselves on all of the music they're exposed to."; songs start with lyrics, with David Noble & Amber co-lead vocalists (& songwriters) - David is also lead guitar; Mick Helman drums (also founder of the band); Joshua Zucker on bass, Austin de Lone keyboards, and Rob Anderson rhythm guitar; "Fast Girls", from the new EP, is a women's empowerment song, taking a negative connotation & flipping it; "Sun State" is about living your best life, & shining as big as you can (Amber, David & David's wife, McKenzie Brown wrote it)...& it features Charlie Musslewhite on harmonica!! Money & music? not making it with streaming, but the upsides are that independent artists can get out there, and people can be exposed to your music...make money with merchandise ("Get savvy!"), & never stop; "How much of your base discovered you through streaming?" "That's a great question! Hard to tell, but most through seeing them live as they're supporting other acts, and the Hardly Strictly music festival.

Dubs and Discourse - Saturdays 7 am - 9am

12/9/2023, 90 min.

Hosts: Will Coolidge

Guest: Donovan Williams & Pat Spencer

Topic: NBA, NBA G-League, Golden State Warriors, Santa Cruz Warriors, NBA All-Star, NBA In-Season Tournament

Shred On - Wednesdays 10-11pm

12/13/2023, 45 min.

Hosts: Angelina Twist

Guest: Daniel Sarinara, vocalist and guitarist

Topic: Interview with Daniel Sarinara, the vocalist and guitarist behind Mind Over Matter music and also a member of the local Bay Area band Citrus Pit. He performed one song live with an acoustic guitar on the air and we discussed his musical background/history and a little bit about the EP he just released.

Transformation Highway - Wednesdays Noon - 1PM

12/14/2023, 60 min.

Hosts: John Malkin

Guest: Noam Chomsky

Topic: Interview with Noam Chomsky on technology / learning / freedom

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/15/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: Jeff Arnett - former UCSC lecturer, local stoneworker, editor of "An Unnatural History of UCSC"

Topic: Interview with the author about their book and the maintenance of campus curiosities; how the university plays a role in dismantling forest sites; Elfland's legacy

Bushwacker's Breakfast Club - Fridays 6am to 9am

12/15/2023, 30 min.

Hosts: Katrina Clugston, Kyle Keller, Dan Orange

Guest: 28th District Assemblymember Gail Pellerin

Topic: interview about Salinas-Watsonville Assemblymember Robert Rivas = Speaker of the House (Assembly) - he sets the course, weighs in on legislation, and is an incredible leader - in the latest round of committee chair leadership he appointed many women, with an eye toward parity & equity; last night was the Interim Select Committee on Mental Health panels in Los Gatos...inspiring...highlights mental health crisis in California; Prop. 1 (March, 2024 ballot) will revamp Mental Health Services Act to Behavioral Health Services Act, and will restructure funds to build beds & provide housing; Santa Cruz County has done well, but is "under-funded, under-staffed, & over-worked."; Mental Health is now one of the top 3 issues in local, county & state; deep dive into Assemblymember Pellerin's staff, district & Sacramento; bills to be submitted after next session starts on January 3rd: working with Semper Virens to allow open space to be transferred to state parks, civic education in schools, AI in elections, and mental health; California budget deficit.