

Spotlight on Howard Dayton and Steve Moore

Howard Dayton graduated from Cornell University and served two and a half years as a naval officer. After developing a successful railroad-themed restaurant in Orlando, Florida, Howard began his commercial real estate development career in 1972, specializing in office development.

After a business partner challenged him to study the Bible to discover what God teaches about handling money, Howard's life was profoundly changed. The Lord gave him a passion to share these life-changing principles, resulting in the authorship of five books, as well as five small group studies and several video series.

Howard founded Crown Ministries in 1985 which merged with Larry Burkett's Christian Financial Concepts in September 2000 to form Crown Financial Ministries. During his tenure as CEO, Crown became the world's largest financial ministry teaching more than 50 million people in 80 countries. He served as host of their nationally syndicated radio programs. Howard transitioned from the role of CEO at Crown and in 2009 founded Compass—Finances God's Way. Compass' primary focus is on teaching God's financial principles through small group studies.

Howard and his wife Beverly have two children and one grandchild and reside in Central Florida.

You Cannot Lose My Love

Saturday, May 7 – 1:00 p.m.

Sunday, May 8 – 2:00 p.m.

Look through the lenses of an adoptive mother, the mother of a former prodigal, a mother of an autistic child and a mother with a child who is incarcerated. Join Anita Lustrea and Melinda Schmidt as they seek to draw out the great lessons learned from four courageous mothers. Special guests include: Carol Kent, Laura Hendrickson, Janet Thompson, and Jill Savage.



MONEYWISE
WITH HOWARD DAYTON & STEVE MOORE

Heard weekdays at 3:30 p.m.,
Saturday at 5:00 p.m. on WCIF

Steve Moore and his wife Marcia were both born and raised in Rochester, NY.

After a brief career in the music industry Steve traded in his drum sticks for a microphone. Steve worked at several radio stations and then joined Larry Burkett at Christian Financial Concepts in 1985. The radio network grew from two hundred to over twelve hundred stations in just a few years with *How to Manage Your Money* and *Money Matters* being recognized with a number of national awards.

Steve remained as co-host and Vice-President of Broadcasting through the CFC/Crown merger in 2001 and Larry Burkett's death in 2003. He and Howard hosted *Money Matters* until 2007.

In the spring of 2011 Steve and Howard felt that God was directing them to once again start a daily radio call-in program that would help people find practical and biblical ways to manage their resources.

"I've watched untold numbers of families over the years get control of their marriages and their lives just by learning and applying God's financial principles. And even more impressive....I've seen people give their lives to Christ by "accidentally" tuning into a financial radio program. I'm humbled to be a part of that."

Steve and his wife Marcia live in Gainesville, GA and have two grown children, Rachel and Patrick.

A Mother's Day Quilt

(God's wisdom for a mom's life!)

Sunday, May 8 – 6:30 p.m.

Elizabeth George introduces three amazing moms, Amy Jacobsen, Lori Griffin and Lee Ann Jackson – Women with struggles, sorrows, joys, frustrations. Elizabeth brings not only practical helps but ways you can teach your children to pray, wisdom for dealing with relationships, Scripture to encourage and challenge us to be that woman after God's own heart.

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Saturday, June 18, 1:00 p.m.

Sunday June 19, 2 p.m.

"A Father's Heart" – with Chris Fabry

Malachi 4:6 says, "He will turn the hearts of the fathers to their children, and the hearts of the children to their fathers." Could God be doing that today? Could God be creating a hunger in dads across the country and around the world to turn toward their children? This Father's Day, hear true stories from dads and daughters, sons and fathers, who have yearned for a heart change. Some still long for something they've never felt. Others have witnessed changes they can't explain. It's an honest and encouraging hour you won't forget.

Congratulations to

Lee J. Martinez

as he celebrates

28 years as General Manager

at WCIF in May!

MAY/JUNE/JULY 2011

Thanks for Your Letters

Merritt Island – Recently I participated in your Sharathon . . . To be honest, I lack the faith of which I hear others "boast". During your Sharathon I called in and immediately sent my pledge. I knew it seemed God was telling me to send more, but I couldn't see myself clear for that amount. I prayed about it. That same evening I received unexpected \$. Now I want to send you my "unspoken" balance on the pledge I knew God had told me to make. All praise goes to Him; I think He is trying to increase my faith. . . . Anyway, I listen to WCIF day and night. I like to have my thoughts centered on positives.

West Melbourne – Here's this month's check. Special thanks to Mark in the AM. He prayed with me a few months ago over my husband's problem at work. He now has a new position that only God could have paved the way for. WCIF continues to be a blessing to me every weekday morning.

Viera – Enclosed is my monthly donation. As always I appreciate WCIF and all you do. You make my days complete!

See more letters on page 2



From the Manager



Lee Martinez

It matters what you believe and why. George Barna's latest survey made the news again. Barna asks Christians questions about what they believe based on their faith experiences. You would expect the focus would center on the inerrant Word of God and answers would represent strong convictions and for the most part they did. But Mr. Barna discovered there are some strange ideas being entertained by some church members. There are tares in the wheat, wolves among the sheep.

Did you know that 25% of those who said they were Christian think everyone will eventually go to heaven? Twenty-six percent felt all religions are the same just different in the path they take to get there. In the eyes of 40% of those asked, Christians and Muslims worship the same god.

My question is what if those who hold such views become our teachers? It happens when we take the word of someone who appears to be more inclined to study and teach than most of us - we sometimes let them lead unchallenged. Surely their opinions are based on deeper studying than our own. Paul gave us a good example of how to get it right when he spoke of the Bereans.

Now these Jews (of Berea) were nobler than those in Thessalonica; they received the word with all eagerness, examining the Scriptures daily to see if these things were so. Many of them therefore believed, with not a few Greek women of high standing as well as men.
Acts 17:11,12

When a person asks God to teach him and sincerely seeks to know - it is

difficult to make them wander and focus on the wrong issues. Your pastor and serious teachers know that and are thrilled when you study and learn along side them - helping them meet the challenges of preparing you to become mature believers. WCIF goes a long way in helping teach and encourage sound principles. Our teachers are in place because of their love for the Word and concern for God's church. We know that the churches of the area are attended by believers at various stages of growth with some wondering about the very questions Mr. Barna asked. Pray for your fellow Christians and given the opportunity let them hear about WCIF where you and they can trust our programming. Helping you find and follow the Way.

My people are destroyed for lack of knowledge... Hosea 4:6

Examine yourselves, to see whether you are in the faith. Test yourselves.

Or do you not realize this about yourselves, that Jesus Christ is in you?—unless indeed you fail to meet the test!... For we cannot do anything against the truth, but only for the truth.

2 Corinthians 13:5,8

And David was greatly distressed, . . . But David strengthened himself in the LORD his God. 1 Samuel 30:6

Two classic books by Paul Little that have been revised and reissued: Know What You Believe and Know Why You Believe. (Inter-varsity Press)

MAY/JUNE/JULY 2011

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Thanks For Your Encouragement

Titusville – Just a note to say you do a great job in spreading the Word. Love “Focus on the Family” and other programs. You are a great blessing to listeners. Instead of \$ - I am sending \$ (an increase).

Cocoa Beach – I am so happy that WCIF Sharathon raised the funds that it did. Praise God! Thank you for all of your hard work and also for the many volunteers who participated. I know you all are blessed by blessing us – your listeners.

Cocoa – Appreciate the books/CD – didn’t know I had won anything. What a blessing you all are to your listening audience. Thanks so much.

Palm Bay – Praise God the Sharathon was a success even though we didn’t quite reach the goal that’s needed, but I am sure the Lord will provide the rest. God always comes through no matter what. God is good all the time.

West Melbourne – We had a little extra cash this month so I added \$ extra. Hope this helps make up some of that “20%”.

Palm Bay – You have been so helpful in my walk with the Lord.

Barefoot Bay – A small gift with my best wishes, keep a strong faith and the love of God.

Orlando – I love your radio station.

West Melbourne – May God continue to bless all of you who so faithfully give of yourselves and time. We will continue to pray that God will direct you with His wisdom and knowledge in all you do.

Viera – Enclosed is a monthly donation. Love the station and feel very “blessed” to be able to listen.

Merritt Island – This is a little late because I usually try to get it in early and help “kick things off”. Thank you everyone at WCIF for all you do to keep broadcasting and blessing us!

Sebastian – Thank you for your faithfulness in bringing Christ to our community and my family. I can’t tell you all the times that Christian radio has been the vehicle in ministering counsel, hope, peace, encouragement, friendship, teaching and so much more throughout my 33 years in God’s family. Thank you. May these gifts be multiplied to meet and minister to the needs of others here and the world.

Palm Bay – I love you guys, you’re truly inspiring and I think what you’re doing is an awesome way to reach people. I love the music, Dr. Charles Stanley, he is just so awesome, it’s like the words just speak to me directly and I love it. I want you guys to know that we all appreciate you and your station and love what you’re doing. May God continue blessing you guys and thank you so much.

Anonymous – Thank you for keeping God honoring programs on the air. I am working out of state, not having WCIF to tune in to during the days seems strange. I listen to the programs on-line now, but have really appreciated your ministry over the years. Enclosed is my check.

Cocoa – Thank you WCIF for being there for me in my darkest moments of my life – when my mother was ill and through her passing – the radio was on 24 hours a day for the entire years of illness. Thank God for you and all the programs that help me through this hurtful time. . . Thank you for being that great light in the tunnel.

Palm Bay – I did not give January and February and I have experienced my conscience. For the Lord has truly blessed me. When I take inventory “He outdoes me”. Of late I have been ill, but He has provided and I do feel blessed. Please keep me in your prayers. Thank you for your wonderful radio station WCIF. I cannot tell you enough how it has enriched my life.

Rockledge – Thank you WCIF for such outstanding broadcasts!

Palm Bay – Enclosed is my contribution to Sharathon. Thank all of you for your faithful and wonderful service to us. You are my company and inspiration especially in the early morning hours. May God bless you all.



106.3 FM

725-9243 • 1-877-725-9243

E-mail: info@wcif.com

www.wcif.com

WCIF Day Sponsors

May

- May 2 – Charles Shank to honor his wife Logan on her birthday
- May 3 – In honor of Catherine Harrison on her twenty-first birthday on May 4
- May 4 – Weldon and Margaret Young in honor of their wedding anniversary
- May 7 – Aileen and Greg Bongers in memory of husband and father Bob Bongers on his birthday and in memory of brother-in-law Joe Reece and nephew Eric Reece
- May 8 – Mother’s Day – Jacob Lopez to honor his wife Lisa and in memory of his mom Gilberta Lopez
- May 9 – In honor of Brian Harrison on his twenty-third birthday
- May 11 – In honor of Taylor Grace Harrison on her first birthday
- May 16 – John and Billie Norczyk in honor of their granddaughter Lydia Agosta on her fourth birthday
- May 17 – In honor of Austin Fraley on his high graduation from Eau Gallie High School with love from Nana and Pop Pop
- May 18 – In honor of Abbey Harrison on her thirteenth birthday
- May 21 – Larry and Judy Robson in honor of Rachael Walczak and Joe Taufenegger on their graduation from Melbourne High School
- May 25 – Larry and Judy Robson in loving memory of their niece Ginger Cadieu on her birthday
- May 26 – Anonymous, in honor of Jim Caple, Pastor at Church for the Beach, and his wife Beth on their twenty-first wedding anniversary
- May 28 – David and Theresa Patterson in honor of their seventh wedding anniversary
- May 29 – Red Ellison in honor of his wife Esther on an important birthday
- May 30 – Memorial Day – Anonymous, in honor of our military personnel and their families

Thanks to our Day Sponsors who have underwritten the cost of a broadcast day on WCIF. If you, your church or business would like information about being a Day Sponsor please call WCIF at 725-9243 or toll-free at 1-877-725-9243.

June

- June 2 – Donna Fears In Loving memory of her father, Lawrence Brooks Sr. on what would have been his 79th birthday
- June 10 - Mr. and Mrs. Scott Zinn in honor of their son Matthew on his birthday today, in celebration of his graduation from Virginia Tech (May 14), commissioning into the Army (May 13), and his marriage to Crystal Fatico (June 4)
- June 12 – Lorna Nunn in loving memory of her husband Paul on their wedding anniversary
- June 15 – Virginia Dunn in memory of her husband Joseph on their wedding anniversary and in honor of her children and their families
- June 18 – Oscar and Anneliese Liess in honor of their fifty-first wedding anniversary
- June 19 – Corina Savela in honor of Father’s Day
- June 20 – Jacob Lopez in memory of his father Pedro Lopez for Father’s Day
- June 21 – Anonymous – Happy Birthday to her mother, Elizabeth Williams, our day sponsor is very thankful and blessed to have her as her mother
- June 22- Bob and Rachel Bowling in honor of their forty-eighth wedding anniversary
- June 24 – George A. Stout in memory of his parents
- June 27 – Martha Ann Schuman in loving memory of her husband Austin
- June 29 – Brian and Debbie Blenis in honor of their son and daughter-in-law Russell and Jennifer Blenis on their wedding anniversary
- June 30 – Anonymous, in memory of her husband Lester on his spiritual birthday and the day they renewed their marriage vows on June 30, 1963

July

- July 1 – Bill and Vonda McClelland in honor of their fifty-fifth wedding anniversary
- July 2- Robin and Teri Novelli in thanksgiving to the Lord on their twenty-fourth wedding anniversary
- July 4 – Richard and Donna Lawrence thanking God for our founding fathers of faith
- July 6 – In memory of Micky Bagg on what would have been her 95th birthday
- July 7 – Michelle Witte in honor of her husband Cliff on his birthday and in praise and thanksgiving for God’s blessing and care
- July 10 – Betty Derrick in loving memory of her husband Mike on their wedding anniversary
- July 14 – Chris and Daniella Fadden in honor of their twenty-seventh wedding anniversary
- July 23 – Bonnie Flash in honor of her daughter Rebecca and Sean Sprouse on their wedding day
- July 27 – Michael Huenefeld in honor of his fiancée Jessica on her birthday
- July 30 – Audrey Jackman thanking God for the gift of Godly parents, to honor the memory of them, Pearl and John Phillips, and for blessing my family

GIVING TO WCIF

In addition to checks or cash donations, WCIF also accepts Credit/Debit Cards (Visa, MC and Discover) as well as direct transfers from bank accounts. Donations by Credit/Debit cards can be made on our secure online site at WCIF.com.

To set up for donations to come directly from your bank account please call the station. If you need more information you are always welcome to call WCIF at 725-9243 (877-725-9243 toll free).

Gifts

A gifts has been given to the ministry of WCIF

Dannie Phillips
in memory of her Dad
Herman Davis

Lyle and Anna Griffith in honor of their 60th Wedding Anniversary on March 24th

Ferrell Hickson in memory of his Mother **Anna Hickson** and Mother-in-law **Sylvia Hunn**

Miami Shores Presbyterian Church in memory of **Anne Mason**

Happy Birthday

Each month we list our broadcasters who have birthdays that month. We encourage you to remember these friends and their ministry with special prayer on that day.

May 25 – **Martha Root**
WCIF Operations Administrator
Box 366, Melbourne, FL 32902

June 19 – **John MacArthur**
“Grace to You”
Monday through Friday 11:00 a.m.
P.O. Box 4000, Panorama City, CA 91412

June 21 – **Chip Ingram**
Living on the Edge
Weekdays 10:30 a.m.
Saturday 6:00 p.m.
140-D Satellite Blvd NE
Suwanee, GA 30024

June 28 – **Les Lamborn**
“Our Daily Bread”
Monday through Friday 7:00 a.m.
Radio Bible Class
P. O. Box 22, Grand Rapids, MI 49555

July 15 – **Dr. Harold Sala**
“Guidelines”, Weekdays, 5:00 p.m.
Box G, Laguna Hills, CA 92653

Listen on line at
www.wcif.com