

KEZW-AM 1430  
KOSI 101.1 FM HD2

3<sup>rd</sup> QUARTER 2013

ISSUES/PROGRAMMING  
REPORT

**KEZW-AM 1430**  
**3<sup>RD</sup> QUARTER PUBLIC AFFAIRS REPORT**  
**July – September 2013**  
**Overview**

	<b>Minutes Per Week</b>	<b>Hours Qtr</b>
<b>Public Service Announcements</b>		
Hourly PSA's	91	20
<b>Public Affairs Program</b>		
Colorado Today	60	13
Music & Spoken Word with the Mormon Tabernacle Choir	30	6.5
<b>Morning Show Interviews</b>	100	22.5
<b>Special Broadcasts</b>		
Better Business Bureau on Breakfast Club	30	7
<b>TOTAL FOR 3<sup>rd</sup> QUARTER</b>		69 Hrs

KEZW-AM 1430  
KOSI 101.1 FM HD2

3<sup>rd</sup> QUARTER 2013

PUBLIC SERVICE  
ANNOUNCEMENTS

Respect your efforts,  
respect yourself.

Self-respect leads to self-discipline.

When you have both  
firmly under your belt,  
that's real power.

Clint Eastwood, US Army  
Korea



### Proceeds benefit

-The Marine Corps Memorial in  
Golden, CO

-The Colorado Columbine—WM

History Chapter of the Women Marines Association and its charitable purposes.

-Local wounded warriors

## Eagle Sponsors

Great Western Printing

Einstein Bagels

Renaissance Hotel Denver

Rocky Mountain Veteran Alliance

## Globe Sponsors

2006-2013 KEZW Radio

Old Town Dental

JC Automotive

Stars & Stripes Marketing

2006-2013

## Anchor Sponsor



[www.wmacol.org](http://www.wmacol.org)

The Colorado Columbine - WM History Chapter  
Women Marines Association  
16482 Bluebonnet Drive Parker, CO 80134

**United States Marine Corps  
Memorial 5K Fun Run/Walk**



**September 21, 2013  
9 a.m.**



**Hosted by The  
Colorado Columbine -  
WM History Chapter of the  
Women Marines Association**

This year cooperating with the  
1st High Plains Regiment  
of the Young Marines

Monday, August 12, 2013

 [RSS](#) | [E-mail Newsletters](#) | [Put PRWeb on your site](#)

## Babi Yar Memorial to Honor the Memories of Victims of Genocide

### September 29 Program Honors the Memory of Holocaust Victims

Denver, CO (PRWEB) August 08, 2013

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Mizel Museum and Jewish Family Service present the Babi Yar Memorial on Sunday, September 29, 2013, 11:00 am to 12:00 pm at Babi Yar Park in Denver. The annual program honors the memories of those massacred at Babi Yar, on the outskirts of Kiev, Ukraine, and other victims of the Holocaust. Babi Yar Park is located on the corner of E. Yale Ave. and Havana St. in southeast Denver.

This year marks the 72nd anniversary of the Nazi army entering the Former Soviet Union and perpetrating the "Holocaust by Bullets," where millions of Jews, Romas and others were murdered.

Jessica Milstein will host the one-hour program. Milstein is the Colorado Leadership Management Director of AIPAC and a grandchild of Holocaust survivors whose family was killed in the massacre at Babi Yar. Stories of two Denver area residents who survived the yar massacres will be featured in English and Russian. Violin teacher, performer, and recording artist Sandra Wong will give a short concert.

The Babi Yar Memorial is presented annually on the Sunday closest to the anniversary of the massacre. Seating is limited and attendees can bring blankets and chairs and enjoy the program from the park lawns.

Babi Yar Park is a project of the Mizel Museum and Denver Parks & Recreation. The park is a 27-acre memorial landscape where survivors of crimes against humanity and genocide can reflect. Native vegetation and trees encourage solace; a small grassy amphitheater is available for gatherings and dialogue.

About the Mizel Museum

Rooted in Jewish values that have universal relevance, Mizel Museum utilizes artistic expression and education to produce experiences that honor that past, engage the present and inspire expanded perspectives. The Museum is located at 400 S. Kearney Street, Denver, where visitors can tour the permanent exhibit, 4,000 Year Road Trip: Gathering Sparks. For more information about the Mizel Museum and Babi Yar Park visit <http://www.mizelmuseum.org> or call 303-394-9993.

 [Tweet](#)
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 [EMAIL](#)
 [PDF](#)
 [Print](#)

#### Contact

**Sue Stoveall**  
 The Mizel Museum  
 303-749-5017  
 Email

**Sue Stoveall**  
 Mizel Museum  
 303-749-5017  
 Email



Babi Yar Park in Denver

[Home](#) | [Hours & Admission](#) | [Locations & Tours](#) | [Volunteer](#) | [Donate](#) | [Contact Us](#) | [Archives](#)

[HONOR](#) | [ENGAGE](#) | [INSPIRE](#)

### Creative Journeys

Summer camp at the Mizel Museum



This Month at the Mizel Museum

Read our Quarterly Newsletter

**Art & Culture in Israel**  
 March 24-April 1, 2014  
[CLICK HERE](#)



# **Sheridan Celebrates**

4101 S. Federal Blvd., Sheridan, CO 80110-5399

**Theme: "Sheridan Celebrates Military Heroes"**  
**Saturday, September 28, 2013**

## ***Military Members Welcome in Sheridan Celebrates 2013 Parade***

The Sheridan Celebrates Committee invites all active and veteran military men and women to participate in the 2013 parade on Saturday, September 28. If you, or anyone you know, served, or is serving, in any branch of the United States military service, the Sheridan Celebrates Committee is eager to honor your contribution in this year's parade. The parade will feature walking groups comprised of members of all branches of the military. The Committee will also accommodate those individuals who have less mobility by providing transportation as needed. If you would like to participate by walking in the parade, please send your name, email address, phone number and dates of military service to [jray@joimail.com](mailto:jray@joimail.com). If you need some sort of accommodation to take part in the parade, indicate this as well.

Staging for the 2013 parade will take place at 8:30 am, on the west side of Sheridan Recreation Center which can be accessed by Nassau Ct. off of Lowell Blvd. The parade will begin at 10 am and proceed west from the staging area on Nassau, go north on Lowell to Milan Ave. On Milan, the parade will continue east to Federal Blvd., progress south on Federal to Oxford Ave., then west on Oxford to the Sheridan High School parking lot at 3201 W. Oxford Ave. The parade judging stand will be at the southwest corner of Federal and Oxford near the Sheridan Celebrates Festival main stage. The Festival, on the lawn of Sheridan City Hall, 4101 S. Federal Blvd., will commence at 9:30 am with a waffle breakfast, live entertainment on 2 stages, many interesting vendor booths and a variety of family-friendly activities.

New for the 2013 parade is the addition of parade announcing. All parade entries must provide a description on their application and an announcer will be recruited to share this narrative. Parade announcing will take place at the judging stand on the southwest corner of Federal and Oxford. The Committee is considering a contest to select the best announcer.

If you have suggestions, ideas or questions regarding the 2013 Sheridan Celebrates Parade and Festival, post them on the Sheridan Celebrates Facebook page or call the hotline at 303-438-3321.

###



**The Bo Matthews  
Center For Excellence**

# **Sheridan Celebrates**

4101 S. Federal Blvd., Sheridan, CO 80110-5399

**Saturday, September 28, 2013**

The 2013 Sheridan Celebrates event committee, which has a 24-year tradition in the City of Sheridan and was established to commemorate the City's founding in 1890, will be partnering with The Bo Matthews Center for Excellence (BMCE), a local charity that supports those in need to reinstate their lives and reach their full potential.

This partnership will result in a community-wide project to create "tube sock lunches" for homeless veterans. BMCE will provide the socks and Sheridan Celebrates will connect with local businesses, organizations and individuals to collect non-perishable food items to complete the "tube sock lunches."

"Tube sock lunches" will be assembled at the Sheridan Celebrates Festival, from 9 am-3 pm, on Saturday, September 28, on the lawn of City Hall, 4101 S. Federal Blvd.

### ***Wish List for Homeless Veterans "Tube Sock Lunches:"***

***Vienna Sausages***

***Tuna Salad Kits***

***Cup o Noodle Bowls***

***Protein Bars***

***Assorted Snack Cracker Packs***

***Juice Boxes***

***Individually-sized Non-refrigerated Milk Boxes***

***Single Serving Fruit Bites***

***Single Serving Chips***

***Single Serving Cookies***

***Candy Bars***

Community members can **drop off items** from the above wish list at the following locations from **May 20-June 28**, after that date new collection sites will be available.

**Bellco Credit Union**

3610 - A, River Point Parkway

M-F: 9 am-6 pm

Sat: 9 am-4 pm

720-479-5280

**Sheridan Health Services**

3525 W. Oxford Ave, Unit G-3

M, T, Th, F: 8 am-5 pm

*Closed for Lunch: 12-1 pm*

Wed: 10 am-6 pm

*Closed for Lunch 1-2 pm*

303-797-4260

**Sheridan Early**

**Childhood Center**

4000 S. Lowell

M-F: 7:30 am-4 pm

720-833-6600

If you would like to get involved with this community-wide project, your organization would like to become a collection site in the City of Sheridan, or you have questions regarding this project, please contact the Sheridan Celebrates hotline at 303-438-3321 or email [jray@ci.sheridan.co.us](mailto:jray@ci.sheridan.co.us).



*Amore - Benevolenza - Pace*



*benvenuto!*

# 121st Annual Feast of St. Rocco

## POTENZA LODGE HALL

**1900 W. 38th Avenue (38th & Shoshone)**

I-25 to the 38th Avenue Exit • 38th Avenue West to Shoshone Street

**Friday & Saturday: August 16th & 17th at 5pm**

**Sunday: August 18th after the Procession**

### FOOD

Italian Sausage Sandwiches, Pizza Fritta, Hot Dogs, Pizza, Cake, Pie & Pizzelles and Beverages (including Beer and Wine)

### GAMES

Win Italian Salami, Cheese, Olive Oil, Homemade Cakes, Children's Games & Much More!

### RAFFLE

GRAND PRIZE = \$3000

2ND PRIZE = \$1000

3RD & 4TH PRIZES = \$500 each

Tickets \$25.00 each (Limited number sold)

License # 2013-06821

### LIVE MUSIC

Friday, Saturday & Sunday Night - **Da Boogiemani**



## SUNDAY'S PROCESSION

The annual blessing of the statue of St. Rocco (Patron Saint of the Potenza Lodge) and the traditional bidding for the honor of carrying St. Rocco in a solemn procession will begin Sunday following 11:00am mass at Our Lady of Mt. Carmel Church, 3549 Navajo St., in Denver.

**[www.potenzalodge.com](http://www.potenzalodge.com)**



### **FREEDOM FESTIVAL & DOGGIE PLUNGE**

Bring your dog to the 6<sup>th</sup> Annual Freedom Festival & Doggie Plunge on Saturday, September 7 to Pirates Cove Aquatic Center near Belleview Park.

The day begins with a 1k fun run/walk benefiting the troops, tickets are \$20. Then watch almost a thousand dogs live it up, splashing and smiling in the last of the summer sun for only \$15 per dog! Event includes FREE ADMISSION to check out the pet friendly booths, demonstrations AND dog contests.

Registration is required to participate, visit us at [freedom.servicedogs.org](http://freedom.servicedogs.org) to sign up today!

Freedom Service Dogs, Rescue a hero to save a hero.

## Rick Crandall

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**From:** Rick Crandall <rc1430@comcast.net>  
**Sent:** Monday, August 12, 2013 8:02 PM  
**To:** Rick Crandall  
**Subject:** Fwd: WEDNESDAY: Senator Mark Udall, Rep. Mike Coffman's Bipartisan Post-Traumatic Stress Taskforce to Convene Public Meeting at State Capitol

Rick Crandall  
PD/Breakfast Club Host  
KEZW-AM 1430  
4700 S. Syracuse Street, Ste. 1050  
Denver, Co 80237  
[www.studio1430.com](http://www.studio1430.com)  
303-967-2815

---

**From:** "Press" <[press@markudall.senate.gov](mailto:press@markudall.senate.gov)>  
**To:** [rc1430@comcast.net](mailto:rc1430@comcast.net)  
**Sent:** Monday, August 12, 2013 8:36:39 AM  
**Subject:** WEDNESDAY: Senator Mark Udall, Rep. Mike Coffman's Bipartisan Post-Traumatic Stress Taskforce to Convene Public Meeting at State Capitol



## U.S. Senate U.S. House of Representatives



FOR IMMEDIATE RELEASE  
August 12, 2013

CONTACTS: Mike Saccone (Udall) – 202-224-4334  
Dustin Zvonek (Coffman) – 720-748-7515

### **WEDNESDAY: Senator Mark Udall, Rep. Mike Coffman's Bipartisan Post-Traumatic Stress Taskforce to Hold Public Meeting at State Capitol**

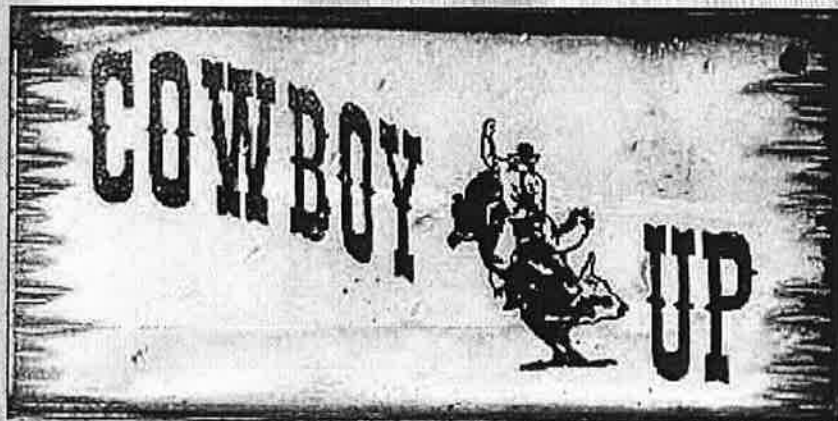
Senator Mark Udall (D-Colo.) and U.S. Rep. Mike Coffman (R-Colo.) announced today that the bipartisan Taskforce on Post-Traumatic Stress (PTS) they convened earlier this year will hold a public meeting **Wednesday, August 14th from 10 a.m. to 12 p.m. in the Old Supreme Court Chambers at the Colorado State Capitol.** The Joint Taskforce on PTS was formed to explore the issues veterans with Post-Traumatic Stress face, the programs and assistance currently available to them, and areas where Udall and Coffman can help improve services for Colorado veterans.

"We owe it our veterans, who have sacrificed so much for our freedom, to provide them with the best health care and behavioral health services. This public meeting of our Taskforce on Post-Traumatic Stress, will gather information from experts on areas where we are doing well and places where gaps in services and treatment exist," **Udall said.** "Finding better ways to treat Post Traumatic Stress is not a partisan issue, and I am committed to working with Congressman Coffman to gather this testimony and help keep veterans from falling through the cracks."

"As a Marine Corps combat veteran and member of the House Armed Services Committee, I can't thank Senator Udall enough for working with me to find treatment solutions to help our combat veterans suffering from Post-Traumatic Stress," **Coffman said.**

The August 14 public meeting will focus on collecting comments from physicians, military officials and veterans who have struggled with PTS. The taskforce will issue its recommendations on possible reforms Udall and Coffman should pursue in Congress to better help veterans with Post-Traumatic Stress. The list of witnesses for the public meeting includes:

# Pony UP for



Benefiting Combat Veterans Cowboy Up  
Equine Assisted Psychotherapy for Veterans Across Colorado

September 7th, 2013 5:00pm



Grant Hall at Four Mile Historic Park

\$40.00

Music by The Dick Frost Band



Auction plus BBQ by



For Ticket information contact Wes Schuneman: 303-770-1822

[www.CombatVeteransCowboyUp.org](http://www.CombatVeteransCowboyUp.org)

## REUNION ANNOUNCEMENT FOR AURORA SENTINAL AND KZEW

A committee of Aurora High School graduates has planned a 50's era multi-class reunion for graduating classes from the late 40's through the mid 50's. The events include a brunch at 10:00 a.m. Saturday, September 7, 2013 at the Windsor Gardens Restaurant, and a picnic/potluck to be held at 1:00 p.m. Sunday, September 8, 2013 at the Windsor Gardens Pavilion. The cost per person has been set at \$25.

For a registration form please contact Clay Wells by e-mail at [cw.oldiron@comcast.net](mailto:cw.oldiron@comcast.net), or by phone at (303) 341-9346.

The deadline for registration is August 15, 2013.

We the People

# Constitution Week

September 17-23, 2013

Educate - Commemorate - Celebrate!

The national celebration of our nation's most important document begins on September 17, 2013 commemorating one of our country's least known official observances.

Following a DAR proposal to the U.S. Congress through Senator William K. Knowland of California, a resolution was signed into Public Law (#915) on August 2, 1956 by President Dwight D. Eisenhower commemorating September 17-23 each year as Constitution Week and September 17th as Constitution Day.

Join the Colorado Chapter NSDAR in the promotion of this year's state theme "Putting the Constitution Back in the Colorado Classroom."

Please encourage our citizens, particularly our children, to read the most important document concerning our freedom and rights.

The Daughters of the American Revolution, whose motto is God, Home, and Country, is a non-profit, non-political volunteer women's service organization dedicated to promoting patriotism, preserving American history, and securing America's future through better education.

Blue Spruce Chapter NSDAR

Lakewood, Colorado

<http://www.bluesprucedar.com>



# BANKS IN HARMONY

Concert Series Summer Thursdays 6:30-8:00 p.m.

*For weather-related decisions on cancellations, please call the Chamber after 3 p.m. at 303-344-1500 on the day of the concert or tune in to KEZW Radio, AM 1430 for the latest updates.*

**For more information, visit [www.auroragov.org/concerts](http://www.auroragov.org/concerts) or call 303-344-1500.**

Date	Band	Style	Location	Sponsor	Food Vendor
June 20	Fourever Fab	60-70's Beatles Music	Bicentennial Park Alameda & Potomac	Aurora Cultural Svs	L&L Hawaiian BBQ
June 27	Dean Bushnell Orchestra	Big Band Swing	AMC Great Lawn Alameda & Chambers	KEZW Radio	Woody Creek Bakery & Café

July 4

## Various City Events on the AMC Great Lawn

July 11	Buckstein	Country Rock	Utah Park Peoria & Mexico	Citywide Banks	Legends of Aurora Sports Grill
July 18	Chris Daniels & the Kings	Roots Rock & Roll with Horns	Utah Park Peoria & Mexico	1st Bank	Maid-Rite Diner
July 25 8/8	Hazel Miller	Blues, Jazz, R&B	Meadowood Park Dartmouth & Laredo	Wells Fargo Bank	A-Town Pizza
Aug 1	Phat Daddy	High Energy R&B, Rock, Contemporary Hits	Meadowood Park Dartmouth & Laredo	Aurora Sentinel	McAlister's Deli

## SPONSORED BY



## Food Vendors



City of Aurora  
Cultural Services Division



## Rick Crandall

**From:** Gordon Page, Spirit of Flight Foundation  
<Gordon\_Page\_Spirit\_of\_Flight\_Fou@mail.vresp.com>  
**Sent:** Friday, September 06, 2013 8:13 PM  
**To:** Rick Crandall  
**Subject:** It's time for the 3rd Annual SOF Oktoberfest!



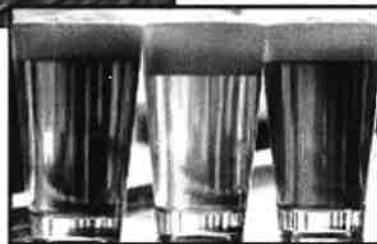
OKT  
OBER  
FEST

# JOIN US FOR OUR 3RD ANNUAL OKTOBERFEST

SEPTEMBER 14TH 10AM - 2PM



BRATWURSTS,  
BEER AND...



LOTS OF CARS  
& PLANES



Spirit of Flight is a 501(c)(3) non-profit. Donations are tax-deductible.



[WWW.SPIRITOFFLIGHT.COM](http://WWW.SPIRITOFFLIGHT.COM)

2650 S. Main St., Bldg A, Erie, CO 80516 -  
On West side of Erie Airport

Hi Rick,

Join Spirit of Flight on September, 14th from 10AM - 2PM for bratwursts, beer, cars,



# Lions' Roar TOURNAMENT

**Friday, September 20, 2013**

**Broken Tee Englewood Golf Course**

2101 W. Oxford Avenue, Englewood, Colorado

**Shotgun Start • 8 am**

**18 Holes • 4-Player Scramble**

- Only \$100 (includes green fees, cart, lunch, door prizes, and a tax-deductible donation to a good cause)!
- Sponsorships available!
- **For more information and registration forms, contact Mike Flaherty at 303-762-2314.**

**A benefit for the charities of the  
Englewood & Littleton Lions Clubs**

("Kidsight" screenings, Colorado Lions  
Camp, community needs)



For more information on the Lions Colorado Camp,  
visit [www.coloradolionscamp.org](http://www.coloradolionscamp.org)





## Tribute to a Fighter Pilot

Honoring the 120th Fighter Squadron of the Colorado Air National Guard

Saturday, September 28, 6:00 p.m.

Join us as we celebrate the fighter pilots of the 120th Fighter Squadron and their 90th anniversary. The evening is full of fighter pilots and their stories along with a presentation honoring the 120th Fighter Squadron.

The "Redeyes" of the 120th Fighter Squadron began service on June 27th, 1923. In 1946, they became the first Air National Guard unit to obtain federal recognition, thus the motto, "First in the Guard."

Flight suits or flight attire is encouraged.

[Click here to add Tribute to a Fighter Pilot to your calendar.](#)

## Spreading Wings Gala

Creatures of the Cosmos: Why We Need to Reach for the Stars

Saturday, November 16, 6:00 p.m.

Join us as we explore the past, present and future of space with Buzz Aldrin and Dr. Neil deGrasse Tyson.\* Enjoy engaging conversations with these aerospace visionaries as they encourage us to reach for the stars.

Buzz Aldrin flew in two successful space missions—Gemini 12 and Apollo 11, the world's first successful piloted lunar landing and moonwalk. He has traveled more than two million miles and has spent 290 hours in space throughout his aerospace career, and he also holds the World Record for longest space walk of 5 1/2 hours.

Dr. Neil deGrasse Tyson is a celebrated astrophysicist and science communicator. Currently he holds the position of Frederick P. Rose Director of the Hayden Planetarium at the Rose Center for Earth and Space in New York. As a leader in astrophysics research and education, he has made many television appearances on shows like the "Tonight Show," "The Colbert Report" and "The Big Bang Theory."

Both men were appointed by President George W. Bush in 2001 to serve on a 12-person commission to study the future of the United States Aerospace Industry.

[Click here to add Spreading Wings Gala to your calendar.](#)

\*Dr. Neil deGrasse Tyson's appearance at Spreading Wings Gala is subject to the production schedule of his new television series, "Cosmos: A Personal Voyage."





Español

Enter a search term.

Search

## Colorado Hike for Honor

**Campaign Date:** *Saturday, September 21, 2013 - 8:00am to 2:00pm*

**Join us for a fun, easy hike in the Foothills outside Boulder! Enjoy scenic views of the Flatirons on a 6-mile loop trail near Boulder Mountain Park and an after-party at NCAR with beer, food, live music and more--all while helping wounded veterans!**

*Sponsored by Regency Business Solutions*

This is a charity fundraising event with 100% of proceeds benefiting Operation TBI Freedom, a nonprofit program helping military service members and veterans with traumatic brain injury (TBI) and their families in Colorado.

### Hiking Info

- 8:00 AM start time, Sept. 21, 2013
- Parking at National Center for Atmospheric Research (NCAR) in Boulder, CO
- All participants will get event t-shirt (see the design)
- Trail map will be available online two weeks prior to event
- Companies can have more than one team

### After-Party Info

- Illegal Pete's burritos
- Dry Dock beer
- West Flanders beer
- LaMarr's donuts
- KIND snacks
- Izze Soda

- Live music performances by two local bands: Poet's Row and Anthony Ruptak and the Midnight Friends
- And more!

**Plus, an after-after-party at West Flanders Brewing on Pearl St. in Boulder! Wear your hike t-shirt to get happy hour pricing on beer, and they'll donate \$1 for each beer sold!**

'Like' the CH4H Facebook page for event updates and to connect with fellow hikers!

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## Individual Hikers

- \$25 registration fee - Register Now!
- Individuals are encouraged to reach a minimum fundraising goal of \$250: Set up your fundraising page now!
- Top fundraiser with at least \$250 in donations wins Frontier Airlines tickets!

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## Corporate Sponsorship

- **\$500 (Level 1):** Includes recognition on website and marketing collateral
- **\$1,000 (Level 2):** Includes benefits of goal level 1, plus company logo on event banner and booth space after hike

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## Winners Circle Includes:

- 1st place trophy and special prize
- 2nd place trophy



**For more information or to learn how you or your company can get involved, please contact Nick Stevens at [nstevens@regencyop.com](mailto:nstevens@regencyop.com).**

## Rick Crandall

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**From:** rc1430@comcast.net  
**Sent:** Friday, August 23, 2013 5:34 AM  
**To:** Rick Crandall  
**Subject:** Fwd: Invitation: Honor Flight N CO (HFNC) DIA Send-off Sun 15 Sept

Sent from Xfinity Connect Mobile App

----- Forwarded Message -----

**From:** [gotalife62@msn.com](mailto:gotalife62@msn.com)  
**To:** [gotalife62@msn.com](mailto:gotalife62@msn.com)  
**Cc:** [av8rbc@slbbi.com](mailto:av8rbc@slbbi.com)  
**Sent:** Thu Aug 22 09:26:02 UTC 2013  
**Subject:** Invitation: Honor Flight N CO (HFNC) DIA Send-off Sun 15 Sept

To: Life's Perspectives Metro Area Distribution  
- Honor Flight Supporters & all folks interested in veterans activities

On behalf of the HFNC Board of Officers, you are invited to bring family/friends/neighbors to our 15 Sept send-off from DIA. This will be our 11th flight since Sept 2008, & when they return Mon evening the 16th, we will have taken 1435 veterans on a 2 day trip to Washington, D.C. to visit their monuments, at no cost to the veterans.

On Sun. morning 9/15 our travelers will depart from the DIA Signature Flight Support Terminal (directions below) on a charter flight with 124 veterans, (40 WWII, 3 Purple Heart recipients - Vietnam/Iraq/Afghanistan - & 81 from the Korean war era). They'll be accompanied by 60 "guardians". For background, details, short videos & still pix of HFNC, pls see [www.honorflightnortherncolorado.org](http://www.honorflightnortherncolorado.org).

We request that well wishers arrive ~0915. Our four buses from Loveland will arrive at Signature 0930-0945. The veterans/guardians will disembark, enter the hangar to use port-a-potties, relax with beverages/snacks, & await boarding. Personnel & families from commands on Buckley AFB, plus other well wishers, will be present to welcome/personally meet/mingle/ & converse with them. Pax will board their charter jet in time for an 1100 departure.

This is a GREAT educational opportunity for your children to experience a slice of living history - & the vets, ages ~24-98 years, really enjoy the attention & interaction!!

**DIRECTIONS:** Note that Signature is in an area completely open to the public. Its parking lot is free of charge & accessible to all vehicles.

"Signature Flight Support Terminal":

The address to use on [www.maps.google.com](http://www.maps.google.com) is 7850 Harry B. Combs Pkwy., Denver, CO 80249-6395. Take Peña Blvd. ~.5 mi before the rearing bronco sculpture, exit onto "Jackson Gap".

At stop light at bottom of the exit ramp go Right on Jackson Gap.

Take an immediate Left at stop sign onto E. 75th Ave.

Continue eastward on E. 75th Ave. paralleling Peña Blvd past various airline cargo terminals.

Bear Left as E. 75th Ave. becomes Harry B. Combs Pkwy.

Just prior to 80th Ave. turn Right at the Signature Flight Support Terminal pedestal sign with street number "7850".

## 60 SECOND SPOT

HEALING WARRIORS PROGRAM IS PROUD TO ANNOUNCE THE OPENING OF THEIR NEW FT. COLLINS CLINIC SERVING OUR VETERAN AND ACTIVE MILITARY COMMUNITY AS WELL AS THEIR IMMEDIATE FAMILIES ALONG THE FRONT RANGE AND SOUTHERN WYOMING. THE CLINIC IS OFFERING ACUPUNCTURE, CRANIOSACRAL AND HEALING TOUCH THERAPIES FOR SUPPORT OF PAIN MANAGEMENT, POST-TRAUMATIC STRESS SYMPTOMS, AND TRAUMATIC BRAIN INJURY.

RESEARCH STUDIES, INCLUDING THE RECENT SCRIPPS HOSPITAL AND CAMP PENDLETON STUDY HAVE SHOWN THAT COMBINING COMPLEMENTARY CARE THERAPIES WITH STANDARD MEDICAL CARE CAN NOT ONLY IMPROVE PAIN MANAGEMENT, BUT OVERALL HEALTH AND WELLNESS.

HEALING WARRIORS PROGRAM PROVIDES 5 FREE SESSIONS FOR EACH PARTICIPANT, WITH ADDITIONAL SESSIONS AT A REDUCED RATE OF \$30. THE CLINIC IS LOCATED AT 3938 JFK PARKWAY, SUITE 11C IN FORT COLLINS, COLORADO.

TO MAKE AN APPOINTMENT OR FOR MORE INFORMATION ABOUT OUR SERVICES, PLEASE CALL 970-776-VETS (8387). YOU CAN ALSO FIND MORE INFORMATION ON THE PROGRAM AT [HEALINGWARRIORSPROGRAM.ORG](http://HEALINGWARRIORSPROGRAM.ORG).

## GALA 60 SECOND SPOT

JOIN US THURSDAY EVENING, SEPTEMBER 12<sup>TH</sup> FOR AN EVENING ON THE WATER GALA AT CHERRY CREEK YACHT CLUB. COME AND SUPPORT OUR VETERANS BY HELPING HEALING WARRIORS PROGRAM CLINICS DELIVER MUCH NEEDED SERVICES.

CELEBRATE THE NIGHTCLUB ERA OF SINATRA'S RAT PACK WITH LIVE JAZZ, DELICIOUS GOURMET PLATES AND SPARKLING COCKTAILS WHILE PLAYING YOUR FAVORITE CASINO GAMES. BID ON LUXURIOUS SILENT AUCTION PRIZES INCLUDING TRAVEL PACKAGES, FINE JEWELRY, CELEBRITY MEMORABILIA, FLY FISHING TOURS AND MORE.

IT WILL BE AN EVENING OF CONVERSATION, LAUGHTER, ENTERTAINMENT, WATCHING THE SUN SET OVER THE WATER AT THE BEAUTIFUL CHERRY CREEK YACHT CLUB.

ALL PROCEEDS DIRECTLY SUPPORT OUR HEALING WARRIORS PROGRAM CLINICS PROVIDING ACUPUNCTURE, CRANIOSACRAL THERAPY AND HEALING TOUCH FOR VETERANS WITH PAIN AND PTSD SYMPTOMS. PURCHASE YOUR TICKETS ONLINE AT [WWW.HEALINGWARRIORSPROGRAM.ORG](http://WWW.HEALINGWARRIORSPROGRAM.ORG)

## Rick Crandall

---

**From:** Rick Crandall <rc1430@comcast.net>  
**Sent:** Sunday, September 08, 2013 4:17 PM  
**To:** Rick Crandall  
**Subject:** Fwd: Constitution Week - September 17 -23, 2013  
**Attachments:** Constitution Week Poster 2013 Amended.pdf

Rick Crandall  
PD/Breakfast Club Host  
KEZW-AM 1430  
4700 S. Syracuse Street, Ste. 1050  
Denver, Co 80237  
[www.studio1430.com](http://www.studio1430.com)  
303-967-2815

---

**From:** "Rozella Mullen" <[rozrosemullen@comcast.net](mailto:rozrosemullen@comcast.net)>  
**To:** "Rick Crandall" <[rc1430@comcast.net](mailto:rc1430@comcast.net)>  
**Sent:** Sunday, September 8, 2013 12:21:15 PM  
**Subject:** Constitution Week - September 17 -23, 2013

Hi Rick!

Am enclosing information regarding the upcoming celebration of Constitution Week. We would appreciate any publicity you may care to give us.

Thanks as always!

Rozella Mullen, Chairman  
Constitution Week  
Blue Spruce Chapter NSDAR  
Lakewood, CO 80227

Press Contact: Rozella Mullen  
(303) 985-8552  
[rozrosemullen@comcast.net](mailto:rozrosemullen@comcast.net)

## Constitution Week, September 17 - 23, 2013

Constitution Day, September 17, 2013, commemorates the signing of the Constitution of the United States and begins the national celebration of Constitution Week. It is the oldest constitution still in active use in the world today and is the basic document of our republic, which protects the individual liberties of all citizens through written law. It is the rule book for the country and the cornerstone of our freedoms and was written to protect every American from the abuse of power by government and was signed on September 17, 1787.

"The United States Constitution has proven itself the most marvelously elastic compilation of rules of government ever written." Franklin D. Roosevelt

The tradition of celebrating the Constitution was started many years ago by the Daughters of the American Revolution (DAR). In 1955, the Daughters petitioned Congress to set aside September 17-23 annually to be

**XFINITY Connect**

rc1430@comcast.net

± Font Size -

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**Honor Flight**

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**From :** clifford fejfar <clayvin2@q.com>  
**Subject :** Honor Flight  
**To :** rc1430@comcast.net

Wed, Sep 11, 2013 09:17 PM

Hi Rick,

Just a little info for your Veterans Thursday show. Early Thursday morning Sept.12th Rocky Mountain Honor Flight will be leaving on our third trip this year for DC. Our last trip of the year will be next month Oct.17th-19th. This trip will consist of 30 veterans and 24 guardians. It will be a two night, three day trip and coming home Sept.14th at 7:40pm. Everyone is invited to attend the home coming at the main concourse at DIA at that time. Hard to believe this will be our 18th trip with over 600 veterans that have been able to visit their WWII Memorial. For anyone looking for more information about Rocky Mountain Honor Flight they can visit our website also they can download applications.

[www.rockymountainhonorflight.org](http://www.rockymountainhonorflight.org)

Thanks for all your support Rick

Cliff Fejfar

Rocky Mountain Honor Flight

---

**Rick Crandall**

---

**From:** Sean Carroll  
**Sent:** Monday, August 26, 2013 12:50 AM  
**To:** Rick Crandall  
**Subject:** Monday Interview with Rebecca @ 8:20a  
**Importance:** High

Begin forwarded message:

**From:** "Buehler, Elaine" <[elaine.buehler@va.gov](mailto:elaine.buehler@va.gov)>  
**Subject:** **TUESDAY 8/27 VA event to discuss Fully Developed Claims Program**  
**Date:** August 22, 2013 4:05:06 PM MDT  
**Cc:** "Smith, Rebecca, Sawyer, VBADENV" <[rebecca.smith1@va.gov](mailto:rebecca.smith1@va.gov)>



**Department of  
Veterans Affairs**

Office of Public Affairs  
Media Relations

Washington, DC 20420  
(202) 461-7600  
[www.va.gov](http://www.va.gov)

## **News Release**

FOR IMMEDIATE RELEASE  
August 22, 2013

### **Denver Regional Office to Host Workshop on Fully Developed Claims**

Denver, Colo. – The Department of Veterans Affairs (VA) invites all those who assist, serve, treat, or otherwise interact with Veterans and their families on a regular basis to participate in a special workshop on the Fully Developed Claims (FDC) Program, hosted by the Denver VA Regional Office.

Submission of a “Fully Developed Claim” is the fastest way for Veterans to receive decisions on their benefit claims. These workshops are designed specifically for all of VA’s partners and stakeholders who help Veterans and their families with VA benefit claims. The workshops provide an opportunity to learn more about the FDC Program and how to encourage and help Veterans file FDCs.

Under the FDC Program, Veterans submit all available evidence, such as private medical records, together with their application for benefits. With this evidence in hand at the beginning of the claims process, VA is able to complete their claims in about half the time of traditional claims.

**Who:** The Denver Regional Office

## Rick Crandall

---

**From:** kezw@intertechmedia.com  
**Sent:** Thursday, August 08, 2013 4:13 PM  
**To:** Rick Crandall  
**Subject:** Response to form: Contact us by Email

Form Name: Contact us by Email

Submitted information :

Question: Name

Answer: Mary Jo Hansen

Question: Email

Answer: [youcandance@comcast.net](mailto:youcandance@comcast.net)

Question: Daytime Phone

Answer: 303-482-5429

Question: City where you live

Answer: Westminster

Question: Comment/Question/Request

Answer: [www.BBQfortheTroops.org](http://www.BBQfortheTroops.org) August 8, 2013 This summer Fred Astaire Dance Studio of Westminster will be helping the USO support our nation's troops and their families and we wanted to give you a chance to show your support to those who sacrifice so much for our country. Through a new USO campaign called Barbecue for the Troops, We will be hosting a barbecue and inviting many members of the local community to not only have a good time, but to show their support for our service men and women by making a donation to the USO. The USO is a nonprofit organization that provides critical and morale-boosting programs and services to troops, military families, wounded, ill and injured troops and their caregivers and families of the fallen. The barbecue is taking place on Saturday August 24, 2013 between 11am – 2pm at the NE corner of 88th & Wadsworth in our parking lot. Here is a link to my event page

<http://www.teamuso.org/barbecueforthetroops/fredastairedenvernorth> This is a simple way to help make a genuine impact on the lives of those who have given so much for our country. Every dollar we raise will go directly to support USO programs and services our troops need most and deserve. You can help in one of the following ways: 1. Make a donation to my event page 2. Match donations raised 3. Donate food and supplies for the barbecue 4. Post materials inviting the community to come to the barbecue 5. Donate airtime to bring awareness to our event Any one or combination of these things will help tremendously. Please let me know if you can offer your support and I look forward to speaking with you soon. Thank you, Mary Jo Hansen Owner Fred Astaire Dance Studio 6995 W. 88th Avenue, Westminster, CO. 80021 303-482-5429

## **Old Fashioned Corn Roast Festival**

August 23, 2013 - August 24, 2013

PRESENTED BY

Loveland Chamber of Commerce

Friday the 23rd will kick off the event with the annual Corn Shucking Contest, lots of food, fun and entertainment with the New Sensation, 80's Band. Saturday the 24th starts with the Annual Corn Roast Parade, Corn Eating Contest, Loveland's Got Talent, Kid Zone activities, with lots more food, fun and entertainment and bands playing all throughout the day.

### **TICKET INFORMATION**

Free

### **SHOW TIMES**

Friday: 5:00 pm, Saturday: 8:00 am

### **VENUE INFORMATION**

Downtown Loveland

152 East 5th Street  
Loveland, CO 80537

## **Endless Summer**

August 24, 2013

PRESENTED BY

The Denver Brass

Celebrate the last weeks of summer under the stars at the Arvada Center Outdoor Amphitheatre with The Denver Brass and special guest artists Celtic Colorado Pipes & Drums and Rocky Mountain Highland Dancers. Pre-concert show entertainment will be provided by the Colorado Honor Band. This inspiring evening will feature Celtic masterpieces, iconic film favorites, cool

### **TICKET INFORMATION**

\$12 - \$25

### **SHOW TIMES**

7:30 pm

Arvada Center for the Arts and Humanities

## Rick Crandall

---

**From:** kezw@intertechmedia.com  
**Sent:** Monday, August 12, 2013 11:34 AM  
**To:** Rick Crandall  
**Subject:** Response to form: Contact us by Email

Form Name: Contact us by Email

Submitted information :

Question: Name  
Answer: Ron Craig

Question: Email  
Answer: [roncraigboulder@msn.com](mailto:roncraigboulder@msn.com)

Question: Daytime Phone  
Answer: 3032575358

Question: City where you live  
Answer: Boulder

Question: Comment/Question/Request

Answer: Announce Barbershop Program -- On Sunday, August 25th at 6:00 PM the Boulder Timberliners Barbershop Chorus will host the 64th Annual Chautauqua Harmony Festival (first one in 1949) featuring many Barbershop Choruses from along the Front Range - including The Sound of The Rockies from Denver -- also the a cappella group Buffoons from CU!! Tickets are from \$16.75 (students and seniors) to \$18.75. At Chautauqua Auditorium, 9th and Baseline in Boulder. Purchase tickets at [www.chautauqua.com](http://www.chautauqua.com) or visit the Box Office on the Chautauqua campus. (Rick and Staff - I am a BIG fan of your station for years. A product of the 50's myself and Barbershop member for 24 years - thanks for keeping the oldies alive!!!)

# HI-COUNTRY REGIONAL GROUP EARLY FORD V8 CLUB of AMERICA

[www.hicountryv8.org](http://www.hicountryv8.org)

Invite all Ford Vehicle Owners to  
Participate in Our 42nd Annual

## ALL DAY

*Metro Denver's Oldest Continuous Car Show*

**Sunday, September 8, 2013**

**Sheridan High School**

3201 West Oxford Avenue, Sheridan, CO

**Who is invited?**

**Ford Motor Co Vehicles Only**  
(engine make doesn't matter – it's your ride!)

From Model T's to Present.....

- Hot Rods
- Race Cars
- Customs
- Restored
- Retros

**(REGISTRATION STARTS AT 7:30)**

*Flyers & Registration Forms On-Line at [www.hicountryv8.org](http://www.hicountryv8.org)*

**DON FRANKS**  
**GREG FRANKS**

(303) 424-2971


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888 South Lipan Street Denver CO 80223  
[www.milehighcranks.com](http://www.milehighcranks.com)

# ARTS at **CABRINI** Presents....

**The hilarious musical comedy...**



**Music and lyrics by James Quinn, Alaric Jans  
Based on the book by John Powers.**

This "coming of age" story involves the 1950s Catholic education of eight Chicago children, following them from the start of elementary school through the senior prom and beyond.

Along the way it touches on such topics as first confessions, puppy love, patron saints, teacher's pets, sex education classes and more...

**Showing the following weekends in August:**

- ♦ **Fridays:** Aug. 9, 16 & 23 at 7:30 p.m.
- ♦ **Saturdays:** Aug. 10, 17, 24 at 7:30 p.m.
- ♦ **Sundays** Aug. 11, 18, 25 at 2:00 p.m. Matinee

**To purchase tickets or for more information, call 303.953.7774  
or**

**Visit our website at [www.artsatcabrini.com](http://www.artsatcabrini.com)**

XFINITY Connect

rc1430@comcast.net

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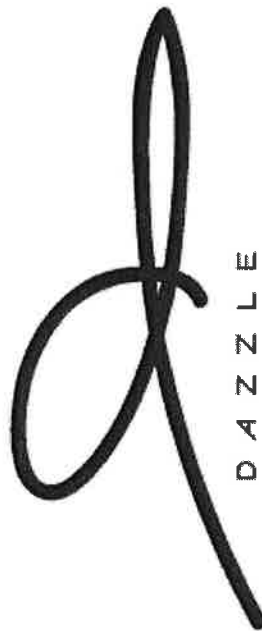
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**Jane Monheit @ Dazzle!**

---

**From :** DazzleJazz <info@dazzlejazz.com>  
**Sender :** DazzleJazz <music@dazzlejazz.ccsend.com>  
**Subject :** Jane Monheit @ Dazzle!  
**To :** rc1430@comcast.net  
**Reply To :** info@dazzlejazz.com

Fri, Jul 12, 2013 05:00 AM



Jane Monheit  
Sunday, July 21, 2013



**Sunday, July 21, 2013 :: 6 & 8pm**  
One night only!

Jane Monheit :: \$35

Dazzle Jazz is very excited to present Jane Monheit in what will be her debut performance at the club. This is a rare opportunity to listen to Monheit's unique lyricism and exquisite voice in such an intimate setting.

Featuring:

Jane Monheit - Vocals  
Michael Kanan - Piano  
Neal Miner - Bass  
Rick Montalbano - Drums

Monheit has been a leading light in both the jazz and cabaret worlds since emerging as a finalist in the Thelonious Monk Institute's 1998 vocal competition. In addition to her own recordings, she has worked alongside the likes of Terence Blanchard, Tom Harrell, and Ivan Lins. She says that the distinctive, continually surprising sound of The Heart Of The Matter is the result of an especially satisfying collaboration with Grammy-winning producer Gil Goldstein, who has previously worked with such giants as Wayne Shorter, Gil Evans, and Pat Metheny. The pair first joined forces for part of Monheit's 2009 album The Lovers, The Dreamers, and Me.

**[Click Here For Tickets or Call 303.839.5100](#)**

**DazzleJazz**  
930 Lincoln St.

Denver, Colorado 80203  
303.839.5100

**[Forward email](#)**

 **SafeUnsubscribe**



This email was sent to rc1430@comcast.net by [info@dazzlejazz.com](mailto:info@dazzlejazz.com) |  
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Dazzle Restaurant and Lounge | 930 Lincoln St. | Denver | CO | 80203

**The Timeless Music of Richard Rodgers**

**Presented by**

**Dale Bruning and Jude Hibler**

**FREE! FREE! FREE! JLE CONCERT**

**• July 19th, 2013, Friday from 2-4 pm: Jazz  
Link Enterprises partners Dale  
Bruning and Jude Hibler present The  
Timeless Music of Richard Rodgers at the  
Longmont Senior Center from 2-4 pm,. 910  
Longs Peak Avenue. 303-651-8411,**

**This event will be the kick-off to the Longmont  
Jazz Festival held in Roosevelt Park on July  
20th, sponsored by the Longmont Jazz  
Association.**

July 22



2013

# Evergreen Jazz Festival

July 26, 27, 28

Discover for yourself what the jazz world is talking about — in Evergreen, Colorado!



Evergreen Lake House is one of five intimate Festival venues in scenic Evergreen, Colorado.

[www.EvergreenJazz.org](http://www.EvergreenJazz.org)

*"This is the best jazz festival anywhere!"*

Bob Lynn, *Mississippi Rag*

Big Talent!

Small Venues!

Great Setting!

Dancing Encouraged!

*Another Great Lineup is in the Works ...*

**Ivory&Gold®**

*Mystic, Conn.*

**Bob Schulz Frisco Jazz Band**

*San Francisco*

**Louis Ford & His New Orleans Jazz Flairs**

*New Orleans*

**Carl Sonny Leyland Trio**

*California*

**Queen City Jazz Band w/ Wende Harston**

*Denver*

**Poudre River Irregulars**

*Fort Collins, Colorado*

**Joni Janak & Centerpiece Jazz** with special guest **Rich Chiaraluce**

*Denver*

**After Midnight Jazz Band**

*Denver*

**Gypsy Swing Revue**

*Denver*

Check [www.evergreenjazz.com](http://www.evergreenjazz.com) for the latest updates.

*World-class talent, intimate venues and beautiful mountain surroundings make the Evergreen Jazz Festival truly special.*

*No big stages. No big crowds. Just a big jazz experience you'll always remember and want to repeat.*

**FREE DANCE LESSONS** each day!

*Small venues mean limited seating, so order badges early. You'll save 35% too!*

*For the latest information and to order badges, visit [www.evergreenjazz.org](http://www.evergreenjazz.org), e-mail [info@evergreenjazz.org](mailto:info@evergreenjazz.org), or call 303-697-5467.*

*Make plans now to attend! It's sure to be a highlight of your summer!*



**July 23<sup>rd</sup> 2013**  
**Spotlight on Sharon Jewell**  
**Cherry Creek Schools**

**\*\*Talking with Kristen Reming**

On behalf of the Denver RSVP and Volunteers of America, we would like to recognize Sharon Jewell for this month's Volunteer Spotlight.

Sharon has been an RSVP volunteer at the Walnut Hills Elementary school for 7 years!

Sharon has worn many hats in her lifetime: HVAC saleswoman, Medial Assistant, working in the Rocky Mountain Stock Exchange, and payroll coordinator. Currently she volunteers in Ms. Shovein's class where she visits the classroom once a week to tutor the students in math.

Sharon enjoys working with youth and notes that it is fascinating to watch the children mature. She knows she is making a difference when she sees an increase in the student's confidence and when they "all of a sudden get it".

Sharon enjoys the change in environment and being around the youth, and states that it is one of the best ways she spends her time, in addition to her hobbies that include travel, reading, swimming, and spending time with her own grandchildren.

It is for these reasons that Cherry Creek Schools, Denver RSVP, and Volunteers of America say "Thank you" to Sharon Jewell for making a difference in our community.

we feed. we shelter. we support.



*we care*

**RSVP**  

---

**Lead With Experience**

# BENEFIT CONCERT FOR WET MOUNTAIN VOLUNTEER FIREFIGHTERS

Featuring



**FRIDAY, JULY 19, 2013**

**Bring a Friend,  
Bring a Chair,  
Bring a Blanket,  
Admission by  
Donation**

**Starts @ 6:00  
AT THE  
FEEDSTORE  
AMPHITHEATRE**

Proceeds to Benefit  
Wet Mountain Fire Protection District  
Check the Wet Mountain Tribune for further details

# MUSIC AT MEYER'S RANCH

*Summer 2013 Concert Series*



JULY 11 - THE RED HOT BLUES CATZ 5:00  
POINT BLANK 7:00

JULY 25 - THE TRUBELOS 5:00  
SOMETHING UNDERGROUND 7:00

AUGUST 8TH - STAFF INFECTION 5:00  
DAKOTA BLONDE 7:00

AUGUST 22 - MIDNIGHT FLYER 5:00  
MIGHTY HIGH 7:00

ADMISSION IS FREE  
BRING A BLANKET & A PICNIC COOLER

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ENTRANCE BEHIND OUR LADY OF THE PINES CATHOLIC CHURCH

*Celebrating 100 Years and Still Swingin'*

*Stew Jackson Presents*

***The 16 Piece Woody Herman  
Big Band***

***DIRECT FROM LAS VEGAS INTERNATIONAL  
RECORDING STAR STEVE LIPPIA.***

***FEATURING:  
"A SALUTE TO SINATRA"***

***Performing at Club M  
Sunday, July 21st at 6:30 PM***

***Listening and Dancing at Hamburger Mary's.  
The Band will swing hard and peel the wallpaper!***

***\$22 Entertainment Charge***

***Free parking directly across the street.***



Hamburger Mary's Bar & Grille

700 East 17th Avenue

Denver, CO 80203

[www.hamburgermarysdenver.com](http://www.hamburgermarysdenver.com)

Phone: 303-832-1333

**Everybody's Gone Woody!**

**From:** Spirit of Flight Foundation <Spirit\_of\_Flight\_Foundation@mail.vresp.com>  
**Sent:** Sunday, July 07, 2013 9:46 AM  
**To:** Rick Crandall  
**Subject:** Spirit of Flight Day is THIS Saturday, July 13th



**Tickets are only  
\$5 per person  
and sold at the door.**



#### **Museum Tours**

Hundreds of rare aviation items and artifacts are on display in the Spirit of Flight Hall of Honor representing the past, present and future of flight. This 501(c)(3) non-profit also features a flight simulator, gift shop and much more!

**[Learn More](#)**

# 5th Annual Spirit of Flight Day



**Saturday, July 13th | 10AM - 4PM**

#### **A Celebration of Aviation**

It's that time of year again to support YOUR museum!

Come see aircraft displays and fly-bys, car show, WWII Veterans and tributes, re-enactors, jet truck, vendors, food, bands, kids stuff, beer garden, museum tours, door prizes, rides, and tons of FUN!



**This JUST in...Glacier Ice Cream and Lulu's pulled pork sandwiches will be featured!**

**All the fun you can handle with Prizes, Beer Garden, Food and Music!**



This year features FREE face painting and a Jumpy Castle for the kids and two bands! [Wrong-side Right](#) and [Quickdraw Homegrown Music](#). The pancake

# NEWS

FOR IMMEDIATE RELEASE

***SOLDIERS' WAR STORIES: REAL. HONEST. FRIGHTFUL.***

**NATIONAL GEOGRAPHIC CHANNEL LAUNCHES TWO NEW  
POWERFUL, FIRST-PERSON COMBAT SERIES:  
*BATTLEGROUND AFGHANISTAN* AND *EYEWITNESS WAR***

**Monday, July 1, starting at 9 PM ET/PT**

***"Dear God, Bring Us All Home Alive"*  
— Capt. Ben Middendorf**

(WASHINGTON, D.C. — June 11, 2013) This isn't the news correspondent's image of war. This is the soldiers' war — their words, their footage, their horrors. Following the success of National Geographic Channel's (NGC) series **Inside Combat Rescue** comes two new boots-on-the-ground war series: **Battleground Afghanistan**, a one-hour series premiering Monday, July 1, at 9 p.m. ET/PT, and **Eyewitness War**, a 30-minute series that follows at 10 and 10:30 p.m. For more information, see [natgeotv.com](http://natgeotv.com) and @NGC\_PR on Twitter.

Only they can really tell the reality of combat.

**Battleground Afghanistan** looks inside the latest chapter of the Afghan conflict as seen by American Marines on the frontlines of the war. As tens of thousands of troops withdraw from Afghanistan, Capt. Ben Middendorf and his men of Golf Company, 2nd Battalion, 5th Marines — based at Camp Pendleton in San Diego — are staying behind to continue the fight. These Marines are taking the fight directly to the Taliban with a mission to locate, disrupt and destroy the enemy.

Sgt. Bryan Barrow says: "If we die it doesn't matter. ... Put it in your head that you're already dead. That'll take away the fear of dying; it'll make it a lot easier on you. And that's kind of like the mindset that you have to have." Adds 1st Lt. Neal Jones: "The worst part for me is leading up to the firefight ... that's when the butterflies return. It's when the shooting actually starts, that's OK with me. I'm at peace once that starts."

Then, **Eyewitness War** follows the men and women of the armed forces through the chaos of battle with real-life, first-person footage. We'll see them ready to face whatever hell awaits around every corner — from screeching bullets to IEDs to rockets. Unfiltered, raw and intense, you'll hear their shouts and see their comrades' every move, in first person.

See the dangerous missions and perils of war through the eyes of our brave American service members — as the fighting is happening. It doesn't get any more humbling and awe-inspiring than this.

CONTINUES...

**Battleground Afghanistan** is produced by South African producer Markus Vernon Davies for National Geographic Channel. Executive producers are Ned Nalle, Michael Knobloch, and Jeff Ulin. For National Geographic Channel, executive producer is Michael Welsh; vice president, production and development is Kevin Mohs; and president is Howard T. Owens.

**Eyewitness War** is produced by Karga Seven Pictures for National Geographic Channel. For Karga Seven Pictures, executive producers are Emre Sahin, Kelly McPherson, Sarah Wetherbee, and Erin Comerford. For National Geographic Channel, executive producer is Michael Welsh; vice president, production and development is Kevin Mohs; and president is Howard T. Owens.

# # #

#### **National Geographic Channels**

Based at the National Geographic Society headquarters in Washington, D.C., the National Geographic Channels US are a joint venture between National Geographic and Fox Cable Networks. The Channels contribute to the National Geographic Society's commitment to exploration, conservation and education with smart, innovative programming and profits that directly support its mission. Launched in January 2001, National Geographic Channel (NGC) celebrated its fifth anniversary with the debut of NGC HD. In 2010, the wildlife and natural history cable channel Nat Geo WILD was launched, and in 2011, the Spanish-language network Nat Geo Mundo was unveiled. The Channels have carriage with all of the nation's major cable, telco and satellite television providers, with NGC currently available in 84 million U.S. homes. Globally, National Geographic Channel is available in 440 million homes in 171 countries and 38 languages. For more information, visit [www.natgeotv.com](http://www.natgeotv.com).

#### **MEDIA CONTACTS:**

Dara Klatt, National Geographic Channel, 202-912-6720, [DKlatt@natgeotv.com](mailto:DKlatt@natgeotv.com)

**KEZW-AM 1430  
KOSI 101.1 FM HD2**

**3<sup>rd</sup> QUARTER 2013**

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**BETTER BUSINESS BUREAU**

7/3/13



### **TALKING POINTS-TORCH NOMINATIONS/NEW CATEGORIES:**

- The BBB Torch Award is an annual tribute to those who exemplify an outstanding commitment to fair, honest and ethical practices.
- For this year, we received more than 150 nominations!
- Those nominated include local small and large businesses, nonprofits and our two new categories: *Executive of Integrity* and *Employee of Integrity*.
- We received 30 nominations in these two new categories.
- To see so many nominees for the BBB Torch Awards signifies how much our marketplace values ethics and integrity.
- The 2013 BBB Torch Awards for Marketplace Trust luncheon takes place on October 18, 2013 at the Hyatt Regency Convention Center. Visit [denver.bbb.org](http://denver.bbb.org) for more information and to purchase tickets.



## **TALKING POINTS – 4<sup>TH</sup> OF JULY SALES:**

- All week and probably all weekend you're going to see a lot of 4<sup>th</sup> of July sales.
- These are especially popular with car dealerships and furniture and clothing stores.
- When it comes to major purchases like a car, don't let the excitement of a "hot deal" distract you.
  - Find BBB Accredited dealerships
  - Know what you want
  - Know your credit score so you can prepare for financing
  - Test drive any vehicle before making any decision
  - Get the car's history report from a reputable third-party
  - Read the fine print!
- **Group-buying sites** have become a popular way for businesses to offer their daily deals and special promotions and they are a big thing around holidays like the 4<sup>th</sup>.
- They offer products or services at a reduced price on the condition that a minimum number of consumers buy the deal. Consumers who purchase the special offer are then given a voucher to take to the business to claim their discount. But, that's sometimes when the deal can fizzle out.
- Most BBB complaints allege consumers had difficulty getting businesses to honor the deal they purchased, or felt misled about what was included as part of the special offer. Some were unable to use their discount because of strict stipulations.
- If looking to purchase a deal through a collective buying site, BBB recommends consumers:
  - **Check out the business.** Thoroughly research the business offering the special. Check BBB Business Reviews at [denver.bbb.org](http://denver.bbb.org).
  - **Read the fine print.** Fully understand the terms and conditions of the offer. Not every business has the same policy.
  - **Verify the refund policy.** Know the stipulations to receive a refund. Understand both the collective buying site's refund policy as well as the retailer's.
  - **Pay with a credit card.** Credit cards offer additional protection in the case that you do not receive your voucher or the business refuses to honor it.

**PRESS RELEASE**

Colorado Department of Law  
Attorney General John W. Suthers

**FOR IMMEDIATE RELEASE**

July 2, 2013

**CONTACT**

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720-508-6553

**ATTORNEY GENERAL FILES CONSUMER PROTECTION LAWSUIT AGAINST FAKE  
CHARITIES BOOBIES ROCK! AND SAY NO 2 CANCER**

**DENVER**—An investigation by the Consumer Protection Section of the [Colorado Attorney General's Office](#) has led to the filing of a complaint and the imposition of a temporary restraining order (TRO) against Boobies Rock!, Inc., The Se7ven Group, Say No 2 Cancer, and owner Adam Cole Shryock (D.O.B. 10/22/1979) for deceiving consumers into thinking they were donating money to charity. Under the Colorado Charitable Solicitations Act and Colorado Consumer Protection Act, Shryock and his companies are preliminarily barred from misrepresenting either that they are charities or are authorized to raise funds on behalf of charities and face statutorily-mandated civil penalties, disgorgement of profits, restitution, and other relief allowed under statute.

“Shryock misled thousands of consumers in Colorado and across the country into believing they were supporting breast cancer-related charities,” said Suthers. “In reality, very little of the money collected went to legitimate cancer groups as Shryock tapped those funds to buy himself a BMW, subscribe to an online dating service, and pay his bar and cleaning service tabs.”

The complaint alleges that defendants would hold promotions all over the country, mostly in bars, and hire promotional models to “take donations” on behalf of Boobies Rock, saying the company was raising money for breast cancer nonprofit groups. The models would sell T-shirts, beer koozies, bracelets and other items with pro-breast or anti-cancer images and/or slogans. While the story line evolved over time, at the core the models told bar owners and customers that a significant percentage of their “donations” would go to cancer-related charities – anywhere from 40 to 90 percent. According to the complaint, none of the legitimate organizations on whose behalf defendants claimed to raise funds had authorized those fundraising efforts, and none of them ever received a charitable donation until they threatened to sue Shryock for fraud.

7/10/13  
(Rick's copies)



## **TALKING POINTS – ADVICE FOR FIRE VICTIMS:**

- Wildfires throughout Colorado this summer have left homeowners and business owners in affected areas with no choice but to restore or rebuild. The BBB warns that natural disasters attract unscrupulous contractors and insurance adjusters out to make a fast buck.
- During last year's Waldo Canyon Fire, there was an influx of out-of-state private insurance adjusters who charged high fees when residents could have avoided this cost had they contacted their insurance agent directly. Some public adjusters charge a fee and then disappear. Others may refer the homeowner to a disreputable contractor, from whom they receive a kickback.
- The BBB encourages property owners to follow these simple tips:
  - **Check out contractors and find BBB Accredited contractors at [denver.bbb.org](http://denver.bbb.org).**
  - Before removing debris, visit the website for the Colorado Department of Public Health & Environment ([cdphe.state.co.us](http://cdphe.state.co.us)) for detailed information about how to go about this process.
  - For restoration projects, hire only local contractors qualified in mold remediation and property restoration.
  - Be suspicious of any contractor who contacts you unexpectedly or is going door-to-door to offer services.
  - **Keep a copy of any paperwork you sign and any warranty papers your contractor might give you. Know that anything you sign can be considered a binding contract so read carefully.**
  - Find out if the company uses their own workers or if they hire individual, third-party sub-contractors. It is very important to know exactly who will be doing the work and who is responsible if something goes wrong.
  - **Do not hire a contractor who asks you to pay a large amount upfront before work begins. It's best to stagger payments according to the work schedule.**



## **TALKING POINTS – MEDICAL ALERT SYSTEM SCAM:**

- We are alerting seniors and caretakers to be wary of phone calls or voicemails from a company offering a “free” personal alarm system.
- **Our office, in addition to numerous BBBs across the country have reported an influx of calls** recently about an entity using a variety of different names such as “Medical Emergency,” “Medical Alert Company,” “First Alert Company,” “Life Alert USA,” and “Medical Alarms Hewlett.”
- The company claims to be offering a “free” medical alert system that a family member or a friend believes they should have.
- In many cases, seniors who have provided their bank account or credit card information to “verify” their identity have found they were charged the monthly service fee, usually around \$35.00, then the system never arrived or they had trouble returning it and obtaining a refund.
- Callers have been described as “pushy” and may use scare tactics to intimidate seniors into providing sensitive information.

BBB advised consumers to watch for these red flags:

**“Free” Offers** – Be wary of “free” offers that require you to pay a handling charge or other fees. In the case of medical alert systems, ask if there are additional monthly charges. If the telemarketer says a friend or family member bought the unit, ask for the name of the person and verify with them before agreeing to anything.

**Scare Tactics** – Being trapped in your own home with no way to call for help can be a scary situation for anyone, but for many seniors, it can be a realistic scenario. Don’t fall for scare tactics.

**Calls for Immediate Action** – Listen for language like “this offer is good for today only!”

**Implied Endorsement or Affiliation with Legitimate Entities** – If a seller claims its product has been endorsed by another reputable organization, check directly with that organization for verification.

**Refuses to Answer Questions Directly, Provide Contact Info, or Complete Offer Details** – Tell the caller you will not provide any information or make any decisions until you get all details in writing.



## **TALKING POINTS – CREDIT OR DEBIT?**

- Credit or debit? Choosing the right option at the right time can help protect from unwanted charges and skimming scams.
- Debit cards can come in handy for many purchases but it's easier to recoup stolen funds from a credit card. Plus, if your credit card is compromised as opposed to your debit, it's has less of a direct financial impact to you.
- Due to built-in protections on credit cards, we urge cardholders to choose credit over debit for certain purchases.
- BBB points out five dangerous transactions for debit cards:

**1. Online Shopping:** Websites, e-retailers and other online service providers may be trustworthy and well-intentioned, but there are other potential risks, such as: shared wireless networks, unsecure Internet connections, data breaches, company impostors, hackers and other online schemers. There is significant anonymity on the Web so shop safely; review companies carefully, read privacy policies and make sure sites are secure before releasing payment information.

**2. Down Payments and Deposits:** Companies that sell expensive merchandise may offer layaway programs or allow consumers to reserve goods with deposits. It is best to charge pre-payments and pricey purchases on credit cards, in case businesses close unexpectedly or orders are not fulfilled.

**3. Dining and Drinking:** Restaurants, food delivery services and bars sometimes keep customer payment information on file, hold cards for tabs or process payments behind closed doors. Once cards are out of sight, they are at risk of falling into the wrong hands; cards can get overcharged or copied and used without permission.

**4. ATM Cash:** Skimmers tamper with automatic teller machines and card terminals by inserting skimming devices on card readers and installing miniature spy cameras. Only use monitored ATMs in well-lit areas near trusted banks and busy shopping centers. Avoid using machines with askew card slots and keypads.

**5. Gas:** Card skimmers also meddle with unattended pay-at-the-pump gas station terminals; low-traffic highway rest stops can be particularly vulnerable.

→ denver.bbb.org

7/17/13



Megan Herrera

→ 303.758.2100 9A-4P

### **TALKING POINTS – BBB IMPOSTERS:**

- We are warning of an increase in scams that use the BBB's trusted name to lure victims.
- We've received an increase in reports lately from business owners who say they've received phone calls and emails posing as the BBB asking for financial information or responses to BBB complaints.
- ***Phone calls & emails to businesses:***
  - One BBB Accredited business owner contacted the BBB recently to verify a call he received from someone posing as a BBB employee who asked for his credit card number. The caller implied the credit card number was required for the business owner to keep his advertising current. No such call was made from any BBB office.
  - We have also seen an increase in phishing emails from scammers posing as the BBB notifying businesses of BBB complaints. They prompt the recipient to click on a link or attachment to access the complaint and respond to it. The links and attachments contain malicious viruses.
- ***Phone calls to consumers:***
  - The BBB also warns consumers about Jamaican sweepstakes scams that also pose as a program from the BBB. A man from Centennial recently notified the BBB he received several calls from "Winners International." According to the consumer, the "pushy scammers with heavy foreign accents" told him he'd won \$500,000 for paying his bills on time and that the check would be delivered to him by the BBB.
  - The BBB advises anyone who receives suspicious calls, emails or letters to immediately contact the BBB to question and verify.
- For more information and tips, please visit [denver.bbb.org](http://denver.bbb.org).

→ coloradono call.com 303.776.2678  
→ donut call.gov



## Mortgage Broker Targeting U.S. Servicemembers Will Pay Record \$7.5 Million to Settle Alleged Telemarketing Violations

Mortgage Investors Corporation, one of the nation's leading refinancers of veterans' home loans, will pay a \$7.5 million civil penalty, the largest fine the FTC has ever collected for allegedly violating Do Not Call provisions of the agency's Telemarketing Sales Rule (TSR). This case also represents the first action brought by the FTC to enforce the Mortgage Acts and Practices - Advertising Rule (MAP Rule), which allows the FTC to collect civil penalties for deceptive mortgage ads.

The settlement, announced on the 10-year anniversary of the Registry, marks the 105th enforcement action since staff began enforcing the Do Not Call provisions of the TSR in 2004. Consumers can opt-out of receiving telemarketing calls by registering their telephone numbers at [DoNotCall.gov](http://DoNotCall.gov).

"Since the advent of Do Not Call, the FTC has been aggressive in cracking down on violators and preventing annoying, illegal calls to consumers," said FTC Chairwoman Edith Ramirez. "Today's settlements leave no doubt that DNC enforcement remains a top priority. We've also encouraged industry to create a technical solution to unwanted calls through our Robocall Challenge."

For more information about the history of the Do Not Call Registry and the Commission's ongoing enforcement of the TSR, see the FTC's new [infographic](#) and Business Center Blog post: [10 Years of National Do Not Call: Looking back and looking ahead](#).

Mortgage Investors Corporation

Under the settlement, the defendant is barred from denying consumers' future requests to be placed on entity specific Do Not Call lists; calling consumers on the National Do Not Call Registry; misrepresenting any terms related to mortgage credit products including rates, closing costs, fees, interest, and savings; and misrepresenting its affiliation with any government entity or organization including the VA.

The Commission vote to authorize staff to refer the complaint to the Department of Justice, and to approve the proposed consent decree, was 4-0. The DOJ filed the complaint and proposed consent decree on behalf of the Commission in the U.S. District Court for the Middle District of Florida on June 25, 2013. The proposed consent decree is subject to court approval. Consent decrees have the force of law when approved and signed by the District Court judge.

In the five complaints announced in November 2012, the FTC charged each of the companies and their principals with violating the law by misleading consumers about their services; calling phone numbers on the Do Not Call Registry; collecting up-front fees for financial services; and making illegal robocalls.

# 10 Years of Do Not Call

## Protecting Consumer Privacy

**105**  
CRIMES

**\$118** billion  
in total consumer  
complaints received

**\$737** in lost  
inflation-adjusted  
costs per consumer

**Registry Opens**

**16 Million Numbers**  
Added to the Registry  
Within the First 30 Days of the  
Registry's Opening

**More Popular Than Kids**  
The Registry's popularity has grown  
faster than the 19.5 million U.S. kids  
under the age of 13

**Court Upholds Registry**  
The U.S. Supreme Court ruled in  
favor of the Registry

**First Case**  
The first case involving the Registry  
was decided in favor of the Registry

**9.3 Million Civil Penalties**  
The Registry has collected over  
\$1.4 billion in civil penalties from  
over 10,000 violators

**6 Settlements**  
The Registry has secured over  
\$1.4 billion in settlements from  
over 10,000 violators

**200 Million Numbers**  
The Registry has added over  
200 million numbers to the Registry

**Refunds**  
The Registry has refunded over  
\$1.4 billion to consumers

**Robocall Complaints Shut Down**  
The Registry has shut down over  
10,000 robocall campaigns

**Robocall Challenge**  
The Registry has received over  
10,000 robocall challenges

**Biggest Civil Penalty in a FTC Settlement**  
The Registry has secured the  
largest civil penalty in its history

**Call-Free Settlement**  
The Registry has secured a  
settlement with a major  
telecommunications company

10 Years of Do Not Call graphic –  
click the image to view  
full-size.

United States District Court for the Middle District of Florida)  
Case No. 8:13 cv 1647  
FTC File No. 1022 3084

**Federal Trade Commission, Plaintiff v. Ambrosia Web Design LLC, d/b/a AWD; Concord Financial Advisors LLC; CAM Services Direct LLC; AFB LLC; Western GPS LLC; Chris Ambrosia, individually and as a manager of Ambrosia Web Design LLC, AFB LLC, and CAM Services Direct LLC; and LeRoy Castine a/k/a Lee Castine, individually and as a manager of Ambrosia Web Design LLC, Concord Financial Advisors LLC, AFB LLC, and Western GPS LLC, Defendants.**

(United States District Court for the District of Arizona)

Case No. CV-12-2248-PHX-FJM

FTC File No. 122 3174

**Federal Trade Commission, Plaintiff v. ELH Consulting, LLC, also d/b/a Proactive Planning Solutions; Purchase Power Solutions, LLC; Allied Corporate Connection, LLC; Complete Financial Strategies, LLC; 3Point14 Consulting, LLC, also d/b/a Elite Planning Group; Key Tech Software Solutions, LLC, also d/b/a Key One Solutions; Emory L. Holley IV a/k/a Jack Holley, individually and as the sole member of ELH Consulting, LLC; Lisa Miller, individually and as the sole member of Allied Corporate Connection, LLC, Complete Financial Strategies, LLC, and Purchase Power Solutions, LLC; Rares Stelea, individually and as the sole member of 3Point14 Consulting, LLC; and Justin Journay, individually and as the sole member of Key Tech Software Solutions, LLC, Defendants.**

(United States District Court for the District of Arizona)

Case No. CV-12-2246-PHX-FJM

FTC File No. 122 3195

**Federal Trade Commission, Plaintiff v. The Greensavers, LLC, also d/b/a Elite Services and Advanced Data Solutions; Christopher Adams and Vikash Jawalapersad, also d/b/a Pavac, Inc., Defendants.**

(United States District Court for the Middle District of Florida)

Case No. 6:12-CV-1588-ORL-28-DAB

FTC File No. 122 3199 and X130002

#### **For Consumers:**

- [Blog: A DNC Birthday Suit](#)
- [National Do Not Call Registry](#)
- [Deceptive Mortgage Ads](#)
- [Robocalls](#)

#### **For Businesses:**

- [Blog – 10 years of National Do Not Call: Looking back and looking ahead](#)
- [Telemarketing](#)

**10 Years of Do Not Call graphic** (JPG, 908K)



## **TALKING POINTS – WEDDING PLANNING:**

- Every year the BBB receives complaints on bridal shops, wedding photographers, wedding consultants and other suppliers as well as disc jockeys, banquet facilities and limousine companies. Problems often center on delivery, billing and service issues.
- One of the worst types of complaints we receive is from couples who paid thousands of dollars up front to have their wedding at a certain facility, only to find that facility closed down shortly thereafter leaving them helpless to get their money back.
- This has happened too often in the last couple of years. The latest involves an event center in Wheat Ridge called Copper Fields Events Chateau. One bride says she's out \$3200.
- BBB wedding advice:
  - **Plan ahead.** Begin planning as far ahead as possible. Many services—like florists, caterers and photographers—require six to nine months advance booking.
  - **Don't be afraid to be a frugal bride.** Set a budget for your wedding, and stick to it. Don't be afraid to negotiate with vendors.
  - **Do your homework.** Get several bids and check the BBB Business Review of any business you consider hiring at [www.denver.bbb.org](http://www.denver.bbb.org).
  - **Pay with a credit card.** Pay deposits with a credit card in case the company suddenly goes out of business or doesn't provide their product or service. You should be able to dispute the charge with your credit card company in these situations. Never pay in cash.
  - **Vows work for marriage, not business—get it in writing.** Get a detailed written contract for everything; don't just rely on verbal promises. Include the sizes, colors, product descriptions, prices and delivery dates.
  - **Beware of deeply discounted wedding gowns.** There are several online companies that offer bridal gowns at extremely low prices but try to avoid offers that are too good to be true. You may likely end up with a dress that is of poor quality or fit, or the dress may get delivered late or never at all.
  - **Don't get swept off your feet at wedding expos.** Wedding shows are a great way to learn wedding best-practices, but don't make hasty decisions and choose a vendor on-the-spot. And be careful about what prize draws you are entering—you shouldn't have to provide your credit card info to complete an entry form for a 'free' trip.
  - **Consider wedding insurance.** Wedding insurance can help take the stress out of any possible wedding mishaps. A wedding vendor might go out of business, you may need to cancel due to bad weather, etc. But be sure to check with your vendor first—they might already have you covered.



7/24/13

## **TALKING POINTS – CHOOSING A COLLEGE:**

- Attendance at for-profit colleges has increased heavily in recent years. Unfortunately, some of these colleges have been the subject of some controversy regarding their recruiting and marketing practices, and their overall quality of education.
- When choosing a college, students should steer clear the following red flags:
  - **The recruiter uses high-pressure sales tactics.** A reputable school will take the time to answer your questions, allow you to talk to a financial aid advisor and not push you into making a hasty decision.
  - **The recruiter exaggerates potential income or guarantees a job.** Landing a job is never a sure thing, especially in this economy. If the representative tells you how much money you'll make after completing their program, confirm it with a third party - don't just take their word for it.
  - **The prices are inflated when compared to other options.** A recent GAO (Government Accountability Office) investigation alleged price gouging at some for-profit schools. As an example, one school charged \$14,000 for a certification in massage therapy while a similar certification at a local public college would have cost only \$520. Before signing up with any for-profit school, do your research and compare costs against other for-profit schools and public colleges.
  - **The school is not accredited.** Accreditation is extremely important, but not always easy to confirm. Ask the school's representative about national and regional accreditation and then confirm with the accrediting organization. You can check with the US Department of Education at [ope.ed.gov/accreditation](http://ope.ed.gov/accreditation) to learn which post secondary schools are accredited by approved agencies.
  - **The degree or program seems too easy to obtain.** Diploma mills pose as online schools and often promise to give you a cheap and easy degree. Unfortunately, such diplomas aren't worth the paper they're printed on and won't be recognized by the military, employers or other colleges. If the degree seems too easy to earn - this includes simply taking a test online or earning your degree based largely on life experience - it probably isn't legitimate.
  - **The school does not disclose information as required.** Federal regulations require colleges to disclose information about the college's program duration, costs, and graduation rate. Don't be afraid to ask plenty of questions when talking to recruiters and if you get the runaround instead of clear, concise answers, it's a bad sign.
  - **The recruiter encourages you to lie on financial aid forms.** The GAO report also found that some recruiters encouraged students to lie on their financial aid applications in order to get more money from the government to pay for tuition. If you get caught lying on your financial aid forms, not only will you have to pay the government back the money you borrowed, you could be fined and sent to prison.



## Intelligence Note

Prepared by the

**Internet Crime Complaint Center (IC3)**

July 18, 2013



### RANSOMWARE PURPORTING TO BE FROM THE FBI IS TARGETING OS X MAC USERS

In May 2012, the Internet Crime Complaint Center posted an alert about the Citadel malware platform used to deliver ransomware known as Reveton. The ransomware directs victims to a drive-by download website, at which time it is installed on their computers. Ransomware is used to intimidate victims into paying a fine to “unlock” their computers. Paying the fine does nothing to solve the problem with the computer; do not follow the ransomware instructions. The ransomware has been called “FBI Ransomware” because it uses the FBI’s name.

The newest version of ransomware targets OS X Mac users. This new version is not a malware; it appears as a webpage that uses JavaScript to load numerous iframes (browser windows) and requires victims to close each iframe. The cyber criminals anticipate victims will pay the requested ransom before realizing all iframes need to be closed.

The ransomware is pushed to victims’ computers when they browse common websites, specifically when they query popular search terms. Once the web browser is exploited, the victims’ computer displays a pop-up warning that appears to be from the FBI. Cyber criminals use “FBI.gov” within the URL to make the warning appear more legitimate.



#### Malwarebytes Unpacked – Jerome Segura

As the FBI saw in 2012, the warning accuses victims of violating various U.S. laws and locks their computer. To unlock the computer and avoid legal issues, victims are told they must pay a \$300 fine via a prepaid money card. Attempts to close the warning page results in additional messages that reappear each time victims try to close their web browser.

The simplest way to remove the ransomware’s iframes is by clicking on the Safari menu and choosing “reset Safari,” make sure all check boxes are selected, or hold down the Shift key while relaunching Safari. This will prevent Safari from reopening windows and tabs from the previous session. Victims can also disable the reopening feature across OS X from the General pane of System Preferences.



## **TALKING POINTS – PUPPY SCAMS**

- We're warning pet lovers to avoid letting their emotions lead the way when looking for a puppy online.
- Scammers sometimes use slick phony websites that offer purebred puppies for sale at cut-rate prices. A scenario currently active in our community uses online classified ads to offer free purebred puppies with shipping to be paid by the new owner.
- One Colorado victim said she recently responded to an online ad for a beagle puppy and was asked to wire \$400 to a shipping company for transport. After the money arrived, she was instructed to send additional money to cover the cost of a "special" crate. She was told the second payment would be refunded upon arrival of her puppy.
- She never got the puppy and she never got her money back.

Regardless of when you buy or rescue your new dog, the BBB and the American Kennel Club offer the following advice:

- **Don't fall victim to a puppy scammer.** Scammers may make an emotional appeal to unsuspecting consumers, commonly through classified ads in the newspaper or on sites like Craigslist. A better way to find a good breeder is to ask friends for referrals or to look for a rescue group or animal shelter. Always check out the firm's BBB Business Review at [www.denver.bbb.org](http://www.denver.bbb.org).
- **Never send money without first checking a breeder or shelter's credentials.** If you locate a puppy through a website, do not send money without speaking to the breeder and checking references and credentials first. Ask if the breeder is a member of an American Kennel Club-affiliated club and contact the club to verify membership.
- **Don't support puppy mills.** Unless you can visit the breeding facility before the purchase and bring your puppy home personally, do not purchase a puppy from a website. When you have a puppy shipped from another area, you don't know how that puppy has been treated, how healthy or young it is, or whether or not the puppy exists at all.
- **Don't be fooled by a well designed website.** Unscrupulous scammers will often create a professional-looking but fraudulent website designed to lure the potential buyer in with cute puppy pictures.
- **If it sounds too good to be true, it probably is.** Beware of scammers who offer to "re-home" their purebred puppy in exchange for transportation or vaccination fees. If a free purebred puppy sounds too good to be true, it usually is. Scammers will continually ask for more money for unexpected - and fraudulent - costs, and you may never receive the puppy.

7/31/13



## **TALKING POINTS – REAL ESTATE COMPLAINTS RISE:**

- Home sales are on the rise and the trend is affecting complaint volume at the BBB.
- So far in 2013, the BBB has seen a 43 percent combined increase in complaints against **real estate services, property management firms and mortgage brokers.**
- Different problems have been seen in BBB complaints this year including issues with incomplete services and unpaid payments.
- The BBB is also observing a new issue for brokers who provide appraisal services to real estate firms. According to several complaints, those brokers do not get paid timely, if at all, for their services.
- Whether you are buying, selling or offering your property to rent, the BBB offers the following tips:
  - **Start with trust.** Always check out any company with the BBB before hiring. Find a BBB Accredited Business and get quotes using the BBB's free Request-A-Quote service at [denver.bbb.org](http://denver.bbb.org).
  - **Verify credentials.** Mortgage brokers who originate Colorado residential mortgages must be licensed with the Colorado Division of Real Estate. Check out brokers and real estate professionals with the state.
  - **Ask questions.** Real estate matters require many details and disclosures so it's important to understand each step of the process thoroughly. Get everything in writing and ask questions to increase your confidence, understanding and trust.

# Merchant Services Direct, LLC Deceives Thousands; AG & FTC File Complaints Against Them

7/30/2013

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## Merchant Services Direct, LLC Deceives Thousands; AG & FTC File Complaints Against Them

SPOKANE, WA - Merchant Services Direct (MSD), LLC (dba Sphyr, Inc.), a local credit card processing company, is under fire today as Washington Attorney General and the Federal Trade Commission both filed against them for deceiving thousands of business owners across the country.

The Federal Trade Commission has worked closely with BBB and the Attorney General's Office to determine MSD collected millions in profit by not disclosing fees and rates accurately to small business owners signing up for their services. The complaint also states MSD was falsely telling customers they needed to upgrade or update their equipment to comply with federal requirements.

MSD is owned by Kyle Dove and Shane Hurley. The company is based in Spokane Valley, WA and operates in six other states: Arizona, Florida, Colorado, California, Texas and Ohio.

MSD currently holds an "F" rating with Better Business Bureau with 107 complaints in the past three years. BBB also reports an advertising review conducted against MSD earlier this year, which determined they claim significantly higher savings than they could substantiate. Even after BBB's requests to modify these advertisements, MSD filed to do so.

"Unethical businesses, especially those deceptively harming other small businesses, will not be tolerated in our community. Merchant Services Direct's unethical practices are exactly why BBB exists. Our investigations focus on maintaining a self-regulated marketplace, which in turn helps protect consumers, and businesses. I'm proud that we were able to assist the FTC and Attorney General," said Kris Byrum, BBB investigator.

In the complaint filed today, the Attorney General's Office alleges MSD misrepresented the following:

- they claim to be associated with the business's current card processing company and are 'updating' current services;
- their processing rates are significantly lower than the business's current card processing company;
- the business will experience savings over its current card processing company; and
- the business's current card processing equipment is outdated and that new, expensive leases are necessary.

In consumer complaints filed with BBB, they claim that once they signed a contract with MSD, they discovered MSD's sales agents weren't affiliated with their current payment processor. They also found their new processing rates were much higher than represented (often more than their previous provider), undisclosed fees were being taken out of their account, and they have to pay an undisclosed \$300-400 fee to cancel processing services.

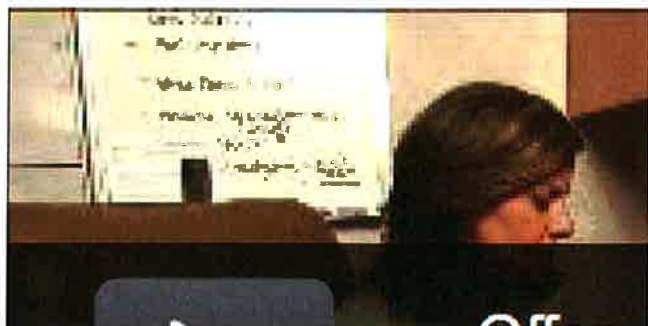
The Attorney General's Office is filing in Washington State for injunctive and other relief under the Consumer Protection Act and will seek full reimbursement for costs and fees and restitution for businesses.

The Federal Trade Commission is filing in federal court alleging violations of federal law and has sought a court order freezing MSD's assets.

Sign in or register with your favorite social identity

## Buyer beware: Promise of free silver coin comes with a catch

Posted on: 9:30 pm, July 29, 2013, by [Web Staff \(http://kdvr.com/author/kdvrwebstaff/\)](http://kdvr.com/author/kdvrwebstaff/), updated on: 12:01pm, July 30, 2013



DENVER — FOX31 Denver's Investigative Team uncovered "A Real Steal" offered by The World Reserve Money Exchange.

Deep in the Denver Post newspaper, FOX31 found a hidden treasure. An advertisement from The World Reserve Monetary Exchange promised "free silver coins."

The ad from the private company shows armed guards protecting "the overstuffed vault bags that everyone is trying to get." The World Reserve ad promises that not only do you get a free "Silver Liberty coin," but 100 other "scarce" and "highly collectible" coins dating back to the 1800's.

Chief numismatist for The World Reserve, Timothy Shissler, said, "Any one of these vault bags would be worth a small fortune."

FOX31's Investigative Team called the toll free number and was told the free silver coin is not exactly free. We would first have to buy the vault bag of coins for \$138, but since the ad said the bag was "loaded with a small fortune" we took the bait.

We asked Rocky Mountain Coin's Klaus Degler to add up what the bag of coins is worth.

"What we see here is pretty much change. You have maybe between 30 and 40 dollars in value." Degler said. The long-time coin collector added, "This basically is border line fraud. It's a scam."

FOX31 Denver's Heidi Hemmat wanted some answers from The World Reserve Monetary Exchange. A representative said, "No, we are not ripping people off." And that "once you open the bag returns are void."

The [Better Business Bureau \(http://www.bbb.org/canton/business-reviews/mail-order-and-catalog-shopping/universal-syndications-inc-in-north-canton-oh-23001053\)](http://www.bbb.org/canton/business-reviews/mail-order-and-catalog-shopping/universal-syndications-inc-in-north-canton-oh-23001053) has 267 complaints about World Reserve Monetary Exchange.



Better Business Bureau®

BBB serving Canton Regional and Greater West Virginia

## BBB BUSINESS REVIEW

**THIS BUSINESS IS NOT BBB ACCREDITED**

### Universal Syndications, Inc.

Fax: (330) 244-3728

[View Additional Phone Numbers](#)

8000 Freedom Ave NW, North Canton, OH 44720

[custserv@theworldreserve.com](mailto:custserv@theworldreserve.com)

<http://www.TheWorldReserve.com>

[View Additional Web Addresses](#)

**! There is an alert on Universal Syndications, Inc. !**



**On a scale of A+ to F**

Reason for Rating

[BBB Ratings System Overview](#)

*BBB Business Reviews may not be reproduced for sales or promotional purposes.*

### Description

The company offers United States currency and coins as collectibles. While they obtain the product from the Department of Printing and Engraving, they are not a government agency, nor have any government affiliation. They also offer other general merchandise thru direct mailings and advertisements.

### BBB Accreditation

This business is not BBB accredited.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

### Reason for Rating

BBB rating is based on 16 factors. [Get the details about the factors considered.](#)

Factors that *lowered* the rating for Universal Syndications, Inc. include:

Advertising issue(s) found by BBB

Business has failed to resolve underlying cause(s) of a pattern of complaints

### Customer Complaints Summary

[Read complaint details](#)

269 complaints closed with BBB in last 3 years | 65 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising/Sales Issues	134
Billing/Collection Issues	6
Delivery Issues	36
Guarantee/Warranty Issues	1

verifies this claim.

As of April 3, 2013 the company provided a response indicating that the ad has been discontinued. The BBB will continue to monitor the company.

What is BBB Advertising Review?

## Additional Information

BBB file opened: January 16, 2003

Business started: 01/19/2005 in OH

Business incorporated: 12/10/2007 in OH

### Type of Entity

Corporation

### Business Management

Mr. Rodney L Napier, C.E.O.

### Related Businesses

Universal Media Syndicate, Inc.

PatentHEALTH, LLC

Heat Surge, LLC

Arthur Middleton Capital Holdings

Fridge Electric, LLC

Brilliant Built Technologies

### Business Category

MAIL ORDER & CATALOG SHOPPING

INTERNET SHOPPING

COLLECTIBLES

### Alternate Business Names

World Reserve Monetary Exchange

### Additional Information

Consumers may call Customer Service at 1-866-282-6587, Mon-Fri 9AM to 5PM EST if needing assistance with a merchandise order.

Universal Syndications Inc., also known as World Reserve Monetary Exchange Inc. is also indicated in BBB files as an affiliate of Arthur Middleton Capital Holdings Inc, Fridge Electric LLC, Heat Surge LLC, PatentHealth LLC and Universal Media Syndicate Inc. Separate Business Reviews are available on these companies.

The BBB asks that when reviewing an advertisement you read it in its entirety and to not feel rushed to purchase due to company deadlines without getting a full and complete understanding of what is being offered. Even with limitations the BBB recommends you request any information you will need prior to purchase that will help you make an educated buying decision.





8/7/13

## **TALKING POINTS – ROOFERS:**

- Roofers have been the #1 asked-about industry all summer. More than 21,000 consumers have checked on roofers since June; a huge number compared to other business categories.
- Some of the most serious complaints filed against roofers this year alleged incomplete work after several thousand dollars paid up front. Other complaints alleged repair issues and warranties not honored.
- Anyone who suffered damage from recent hail is advised the following from the BBB:
  - **Check with the BBB.** Get three estimates before making a decision and don't be pushed into signing a contract right away. Contact the BBB and use our free Request-A-Quote service to get bids from BBB Accredited roofers at [denver.bbb.org](http://denver.bbb.org).
  - **Be wise when making deposits.** DO NOT pay for the entire job or make a large down payment up front and do not sign your insurance check over to the roofer. This can make it very difficult to get your money back should the company not show up or do a satisfactory job. Only make a direct, portioned down payment to a reputable, established company that has provided a clear work schedule to you in writing. Schedule payments according to the work schedule.
  - **Know your rights.**
    - ◆ According to the [State of Colorado](#), a roofer cannot cash any payment until it has delivered materials to the home or has completed the majority of the work.
    - ◆ Roofers must provide the homeowner with a detailed written contract that includes details about the roofing company's contact information, insurance, scope of work, dates of service and costs.
    - ◆ Also, homeowners have the right to cancel their contract within three business days, (this includes Saturdays).
  - **Deal with your insurance company directly.** Avoid letting a roofer file a claim on your behalf. This can cause problems in your relationship with your insurance company and can possibly lead to insurance fraud.



# News Release

For more information or to schedule an interview, contact:

Megan Herrera | Public Relations Specialist  
303-996-3644 • [mherrera@denver.bbb.org](mailto:mherrera@denver.bbb.org)

Spanish-speaking Spokesperson: Adriana Carmona  
303-996-3987 • [acarmona@denver.bbb.org](mailto:acarmona@denver.bbb.org)

**FOR IMMEDIATE RELEASE – July 31, 2013**

## ***Get-Rich-Quick Scheme Operator Banned from Doing Business***

*Russ Dalbey and government settle \$330 million dollar lawsuit*

**DENVER** – Owner of the defunct company, [Dalbey Education Institute](#), Russ Dalbey, and the Colorado Attorney General and Federal Trade Commission settled a multi-million dollar lawsuit today. The [settlement order](#) bans Dalbey and his wife from telemarketing, marketing or selling business opportunities, and from producing or distributing infomercials.

For many years, Russ Dalbey sold his “Winning in the Cash Flow Business” program mostly via telemarketing and colorful infomercials featuring celebrity endorsers that promised quick, big money earnings with little effort. The Better Business Bureau of Denver/Boulder handled tens of thousands of inquiries and hundreds of complaints from the public over the years. The BBB assisted the Colorado Attorney General’s office in its investigations of Russ Dalbey and his companies.

According to Colorado Attorney General John Suthers, the Dalbeys convinced nearly one million consumers to pay thousands of dollars to participate in their wealth-building scheme. The company relied heavily on participant testimonials in its advertising, which the BBB and the authorities found to be highly misleading.

“Russ Dalbey and his companies were the subject of much BBB activity for a long time so we are pleased to see justice served,” said Su Hawk, BBB president and CEO. “We are proud to be a resource for the Colorado Attorney General and FTC.”

According to the office of the Colorado Attorney General, today’s settlement order also bans the Dalbeys from making deceptive claims about the efficacy, benefits, price, or availability of products, programs, or services, and prohibits them from using deceptive endorsements or failing to disclose restrictions regarding any products, programs or services.

The BBB urges consumers to beware of any company that makes too-good-to-be-true promises of wealth by purchasing a program, membership or other product. Check with the BBB first at [denver.bbb.org](http://denver.bbb.org).

# # #

### **About the BBB**

*The BBB is an unbiased nonprofit organization that sets and upholds high standards for fair and honest business behavior. Businesses that earn BBB Accreditation contractually agree and adhere to the organization’s high standards of ethical business behavior. The BBB provides objective advice, BBB Business Reviews, BBB Charity Reports and educational information on topics affecting marketplace trust. To further promote trust, your BBB also offers dispute resolution services for consumers and businesses. The first BBB was founded in 1912. Today, there are 113 local, independent BBBs across the U. S. and Canada. Please visit [denver.bbb.org](http://denver.bbb.org) for more information.*

## Megan Herrera

---

**From:** Rick Crandall [rc1430@comcast.net]  
**Sent:** Monday, August 05, 2013 5:37 PM  
**To:** Megan Herrera  
**Subject:** Fwd: AARP Website Security Update

Just fyi. I'm sure you've already seen it.

Rick Crandall  
PD/Breakfast Club Host  
KEZW-AM 1430  
4700 S. Syracuse Street, Ste. 1050  
Denver, Co 80237  
www.studio1430.com  
303-967-2815

---

**From:** "AARP" <member@email.aarp.org>  
**To:** rc1430@comcast.net  
**Sent:** Monday, August 5, 2013 5:09:25 PM  
**Subject:** AARP Website Security Update



A message from AARP

We have important information we want to share with you about a recent incident that occurred with our website. Despite our significant security defenses and on-going use of industry best practices, we discovered that someone accessed our website without our permission. **No passwords, financial or sensitive personal data was obtained.**

At AARP, we take the security and privacy of your information very seriously and are constantly monitoring our systems to ensure we are serving you in the best possible way. As one of the nation's largest and most influential consumer advocacy groups, we suggest that you consider the following when you use the Internet:

- Change your password regularly and do not share it with anyone. **AARP will not send you e-mails or call you asking you to provide your password.** You will only receive a password reset email from us if you initiate the process on our website.
- Always monitor your banking and credit transactions for potential unauthorized use.
- Never provide personal or financial information in response to an e-mail message or unsolicited telephone query. **AARP will not send you e-mails asking for your credit card number, bank account number or other personal financial information.**
- Learn more about ways to protect yourself from fraudulent activities by visiting our website at <http://www.aarp.org/money/scams-fraud/>.

If you have questions, please give us a call at 1-888-687-2277 or email us at [member@aarp.org](mailto:member@aarp.org). Thank you for your patience and understanding.



# News Release

For more information or to schedule an interview, contact:

Megan Herrera | Public Relations Coordinator  
303-996-3644 • [mherrera@denver.bbb.org](mailto:mherrera@denver.bbb.org)

Spanish-speaking Spokesperson: Adriana Carmona  
303-996-3987 • [acarmona@denver.bbb.org](mailto:acarmona@denver.bbb.org)

**FOR IMMEDIATE RELEASE – August 13, 2013**

## ***Denver Dealer Doesn't Deliver Titles on Sold Cars***

*BBB receives complaints about auto dealer selling cars with no title in sight*

**DENVER** – The Better Business Bureau of Denver/Boulder warns about [ABC Auto Sales](#), a local dealership accused of selling cars and failing to deliver titles. The BBB has received a rash of complaints against the company since May – all from car buyers who say they've waited months for their vehicle's title with no cooperation from the dealership.

"This is not a typical complaint we see against car dealers. These consumers cannot register their vehicles without the title and it is very concerning," said Su Hawk, president and CEO for the BBB of Denver/Boulder.

ABC Auto Sales has not addressed these issues with the BBB as none of the complaints filed in 2013 have been answered. The company began business in 2003 and did not receive complaints of this nature until suddenly in May. The dealership earned an F rating with the BBB for failing to respond to complaints and the pattern observed. The BBB currently does not rate the company because it is no longer operating.

The BBB advises any consumer who purchased a car from ABC Auto Sales and hasn't received their title to contact the Department of Revenue at (303) 205-5746.

When purchasing a car, the BBB encourages consumers to note the following:

- Get BBB Business Reviews on dealers first and find BBB Accredited dealers at [denver.bbb.org](http://denver.bbb.org).
- Auto dealers are required by law to provide vehicle titles within 30 days.
- There is no automatic 72-hour right to rescind a vehicle purchase. Deposits are nonrefundable and cancellations are not an option unless specified in the sales contract.
- Understand all terms of any warranties purchase or offered, and make sure you know the details terms of "as-is" purchases.
- Get all verbal promises in writing and do not sign a contract that has any blank areas or vague terms.

# # #

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Better Business Bureau®

In Denver | Boulder, Colorado

Print this full report

## BBB BUSINESS REVIEW

THIS BUSINESS IS NOT BBB ACCREDITED

### ABC Auto Sales

(303) 955-4797

[View Additional Phone Numbers](#)

1519 W Alameda Ave, Denver, CO 80223-1932

[korosh88@yahoo.com](mailto:korosh88@yahoo.com)

<http://www.abcautosalesco.com>

**! There is an alert for this business !**

**No  
Rating** On a scale of A+ to F  
[Reason for Rating](#)  
[BBB Ratings System Overview](#)

BBB Business Reviews may not be reproduced for sales or promotional purposes.

### BBB Accreditation

ABC Auto Sales is not BBB Accredited.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets [BBB accreditation standards](#), which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

### Reason for Rating

BBB rating is based on 16 factors. [Get the details about the factors considered.](#)

This business has no rating because it is out of business.

Your BBB has identified a pattern of complaints against this business. Specifically, consumers allege the business fails to deliver the title for their used car purchased within the legally permitted time frame. The business has failed to respond to these complaints and because it is no longer operating, the BBB is not able to request a meeting with the business to address these concerns.

### Customer Complaints Summary

[Read complaint details](#)

10 complaints closed with BBB in last 3 years | 7 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising / Sales Issues	2
Delivery Issues	2
Guarantee / Warranty Issues	1
Problems with Product / Service	5
Billing / Collection Issues	0
<b>Total Closed Complaints</b>	<b>10</b>



## **TALKING POINTS – DRIVER’S LICENSE RENEWAL:**

- Several websites targeting drivers across the country are promising easy online driver license renewals, but appear to be delivering little except credit card charges.
- These companies, most of which appear to be located in foreign countries, use paid advertising results on major Internet search providers like Google and Yahoo to lure customers away from the official state licensing websites.
- This is causing drivers to pay unnecessary fees for nothing more than services already available for free on official state websites.
- Drivers have reported these websites are charging as much as \$35 dollars for “customer service” assistance in renewing a driver license. In addition, many suspect these sites have sold their personal information to others for marketing purposes.
- Know these simple tips to make sure you are doing business with the official government office and not an imitator:
  - Access to Colorado Department of Revenue information and forms is free on Colorado.gov.
  - Whenever you look at search results, keep in mind that the first several results may be paid advertising. Don’t just click on the first link; take a moment to examine your search results and pick carefully. If you need to do business with the state, visit Colorado.gov.
  - Beware the even if you go to the correct website, it is possible to click on unofficial links or pop-ups that take you away from the official website. Always verify the website you are currently on before entering any personal or payment information.
  - Take time to read the fine print. These sites are taking advantage of the fact that people seldom read disclaimers on websites.



colorado drivers license



colorado drivers license

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colorado drivers license **renewal locations**

colorado drivers license **change of address**

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**Colorado Drivers Licenses - ColoradoDriversLicenses.org**

[www.coloradodriverslicenses.org/CO](http://www.coloradodriverslicenses.org/CO) ▼

Colorado Drivers License Info. Get The 411 On Your Drivers License

All Driver Services - Renew Your License - Replace Your License

**Driver's License - Colorado.gov**

[www.colorado.gov/cs/Satellite/Revenue-MV/RMV/1177024843078](http://www.colorado.gov/cs/Satellite/Revenue-MV/RMV/1177024843078) ▼

Driver's License. Before you start, visit our Online Driver's License Office. If you have general questions, please call 303-205-5694. What We Do: Driver's License ...

Driver's License and ID Card - Smart Start - Teen Drivers - Renew Online

**Department of Revenue - Division of Motor Vehicles - Colorado.gov**

[www.colorado.gov/revenue/dmv](http://www.colorado.gov/revenue/dmv) ▼

Online Services - Online Driver's License Office - Driver's License Renewal - License Plate Renewal - Change Your Address - Colorado Donor Registry.

**Driver's License Locations - Colorado.gov**

[www.colorado.gov/cs/Satellite/Revenue-MV/RMV/1217585327248](http://www.colorado.gov/cs/Satellite/Revenue-MV/RMV/1217585327248) ▼

Driver's License Locations. \*\*FOR A LIST OF OFFICE CLOSURES CLICK HERE\*\*

You may choose to view Driver's License Offices by: Map With GPS System ...

**Colorado Driver License - Colorado.gov**

[www.colorado.gov](http://www.colorado.gov) - Home - New Residents ▼



## **TALKING POINTS – MEDICARE SCAMS:**

- Phishing scams using Medicare's trusted name are affecting local seniors. We get calls on our helpline about these scams on a regular basis.
  - For example, I took a call from a woman a little more than a week ago. Said she got a call from someone saying they need to send her a new Medicare card.
  - The scammer asked for her bank account number and she gave it to them.
  - They went by "General Medicare for You," which is not Medicare and no such company exists.
  - The only phone number she had for them was to an answering service (an 866 toll free #) and they said they were in Florida but wouldn't give her any info and she said they spoke very broken English.
  - When she asked questions, she said they got angry with her.
  - She already contacted her bank to put a fraud alert on her account. I suggested she close the bank account associated with the number she gave the scammers, and open a new account, that way if they try to take any money, the account will be closed.
  - I also recommended her to check her credit report regularly for fraud and any other accounts she has.
- BBB advice to anyone who may receive similar calls:
    - DO NOT give any information to an entity you are not familiar with. Hang up the phone and call the organization the caller claimed to be representing. Criminals are notorious for pirating names of trusted, well-known organizations.
    - Immediately contact your bank and put them on alert. Also contact one of, or all three credit bureaus, (Experian, Trans Union and Equifax) and put your credit report on alert. Make a habit of checking your bank account(s) and credit report on a regular basis to scan for any suspicious or fraudulent activity. By law, you are entitled to one free credit report each year. Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.
    - Contact the Federal Trade Commission (FTC) at 877 382-4357 or [ftc.gov](http://ftc.gov) and let them know you received this call so they can look into it or add it to a pending investigation.
    - If your phone number is not already registered on the Federal and Colorado No-Call List, register it today to help eliminate these kinds of calls. If your phone number is already on the list, file a complaint with Colorado No-Call: 888-382-1222 / [coloradonocall.com](http://coloradonocall.com) / [donotcall.gov](http://donotcall.gov)

8/21/13



**TALKING POINTS – BBB STUDENT OF INTEGRITY SCHOLARSHIP:**

- School is starting up again so that means it's time for high school seniors to start applying for college scholarships!
- The \$10,000 BBB Student of Integrity Scholarship will be awarded once again this year to an economically disadvantaged student with outstanding character.
- The deadline to apply is September 26.
- Anyone can help our youth achieve their dreams by donating to the scholarship fund!
- Come see this year's scholarship recipient honored at the 2013 Torch Awards for Marketplace Trust.
- For more information, to purchase tickets, apply for the scholarship or to donate, visit [denver.bbb.org](http://denver.bbb.org).

# **The Longhopes Donkey Shelter Open House!**

The Longhopes Donkey Shelter in Bennett, CO will be hosting their annual Open House on Saturday, August 24th from 12-5 PM. There will be door prizes, raffles, silent auctions, donkey rides, food and refreshments. Oh yeah, there will be lots of donkeys to pet and hug too!



Longhopes Donkey Shelter  
66 North Dutch Valley Road  
Bennett, CO 80102  
[www.longhopes.org](http://www.longhopes.org)  
(303) 644-5930  
[longhopesorg@gmail.com](mailto:longhopesorg@gmail.com)



SWEET ADELINES  
INTERNATIONAL

A Rousing Musical



**BOETTCHER CONCERT HALL**  
at the Denver Performing Arts Complex  
**Starring**  
4th Place International

***Skyline Chorus***  
*with special guest Rick Crandall*

**Aug 24, 2013 at 7:00 p.m.**

Tickets available at [TicketsWest.com](http://TicketsWest.com) Prices from \$20-\$30

Call 720-540-7499 or 1-800-464-2626 for tickets

senior, children, adult, and reserved seat pricing available



# Studio Weekend Shows

August 26 – September 1

## When Radio Was

Mon Seg 1 – EZ5231

Mon Seg 2 – EZ5232

Mon Seg 3 – EZ5233

Tue Seg 1 – EZ5237

Tue Seg 2 – EZ5238

Tue Seg 3 – EZ5239

Wed Seg 1 – EZ5240

Wed Seg 2 – EZ5241

Wed Seg 3 – EZ5242

Thur Seg 1 – EZ5234

Thur Seg 2 – EZ5235

Thur Seg 3 – EZ5236

Fri Seg 1 – EZ5228

Fri Seg 2 – EZ5229

Fri Seg 3 – EZ5230

## Music and Spoken Word

EZ5250 4380

## Sounds of Sinatra

Hour 1, Part 1 – EZ5218

Hour 1, Part 2 – EZ5219

Hour 1, Part 3 – EZ5220

Hour 1, Part 4 – EZ5221

Hour 1, Part 5 – EZ5222

Hour 2, Part 1 – EZ5223

Hour 2, Part 2 – EZ5224

Hour 2, Part 3 – EZ5225

Hour 2, Part 4 – EZ5226

Hour 2, Part 5 – EZ5227

Promo – EZ5083

## Big Band Jump

Hour 1, Part 1 – EZ5208

Hour 1, Part 2 – EZ5209

Hour 1, Part 3 – EZ5210

Hour 1, Part 4 – EZ5211

Hour 1, Part 5 – EZ5212

Hour 2, Part 1 – EZ5213

Hour 2, Part 2 – EZ5214

Hour 2, Part 3 – EZ5215

Hour 2, Part 4 – EZ5216

Hour 2, Part 5 – EZ5217

Promo – EZ5301

## Radio Deluxe

Hour 1, Part 1 – EZ5335

Hour 1, Part 2 – EZ5336

Hour 1, Part 3 – EZ5337

Hour 1, Part 4 – EZ5338

Hour 2, Part 1 – EZ5339

Hour 2, Part 2 – EZ5340

Hour 2, Part 3 – EZ5341

Hour 2, Part 4 – EZ5342

Promo – EZ5343



## **TALKING POINTS – FINANCIAL ELDER ABUSE**

- Joining me today is Amy Nofziger who is with AARP Foundation / AARP ElderWatch. We are going to discuss the very important topic of financial elder abuse.
- **What is financial elder abuse?**
  - Financial exploitation, psychological abuse...
- Statistics (courtesy of training "The Hidden Costs of Elder Financial Abuse:")
  - Elder financial abuse is the cause of \$2.9 billion in losses annually
  - Victims are most commonly 80-89 years of age
  - Females are more likely to become victims
  - Perpetrators are 60% male, 40% female
  - Became very prevalent during the Great Recession
- **In more detail, who is most likely to commit EFA and who commonly becomes a victim?**
  - Adult dependent children, accountants, attorneys, trustees, caregivers, church members, strangers, etc.
  - Bereaved spouses (sweetheart scams)
- **What are some red flags of EFA?**
  - Caregiver is overly frugal
  - Unusual household compositions (an elder sleeps on a couch in their own home)
  - Changes in doctors, lawyers, accountants, etc.
- **How can this be prevented?**
  - Daily money management, etc.
- If you or someone you know is being victimized, report it immediately to the Colorado Consumer Line: 1-800-222-4444.



8/28/13

## **TALKING POINTS – ROOFERS:**

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- Anyone who suffered damage from recent hail is advised the following from the BBB:
  - **Check with the BBB.** Get three estimates before making a decision and don't be pushed into signing a contract right away. Contact the BBB and use our free Request-A-Quote service to get bids from BBB Accredited roofers at [denver.bbb.org](http://denver.bbb.org).
  - **Be wise when making deposits.** DO NOT pay for the entire job or make a large down payment up front and do not sign your insurance check over to the roofer. This can make it very difficult to get your money back should the company not show up or do a satisfactory job. Only make a direct, portioned down payment to a reputable, established company that has provided a clear work schedule to you in writing. Schedule payments according to the work schedule.
  - **Know your rights.**
    - ◆ According to the [State of Colorado](http://State of Colorado), a roofer cannot cash any payment until it has delivered materials to the home or has completed the majority of the work.
    - ◆ Roofers must provide the homeowner with a detailed written contract that includes details about the roofing company's contact information, insurance, scope of work, dates of service and costs.
    - ◆ Also, homeowners have the right to cancel their contract within three business days, (this includes Saturdays).
  - **Deal with your insurance company directly.** Avoid letting a roofer file a claim on your behalf. This can cause problems in your relationship with your insurance company and can possibly lead to insurance fraud.



## **TALKING POINTS – COLLEGE STUDENTS & ID THEFT**

- More than 57,000 consumers between the ages of 20 and 29 were victims of identity theft in 2012. This is the largest victim age group, accounting for 21 percent of all ID theft complaints.
- As the fall school semester begins, the BBB warns college-age adults of their vulnerability to identity theft.
- Criminals who commit identity theft target college-age adults because they often have good, clean credit scores of which to take advantage.
- Identity thieves also know that as college students multitask to keep up with school, work, family and social lives, fraud can easily go undetected.

The BBB offers six simple tips for college students to protect their identity:

- **Use the Internet safely.** When shopping or doing business online, always check the company out first with the BBB by visiting [denver.bbb.org](http://denver.bbb.org). Do not give personal or financial information through an unverified website. Also, if searching for housing, beware of rental scams on sites like Craigslist.
- **Secure your mail.** Campus mailboxes are often easily accessed in a dorm or apartment. Have sensitive mail sent to a permanent address such as your parents' home or invest in a secure post office box. This will also lessen the complications of multiple addresses.
- **Store documents safely.** This includes your social security card, passport and financial statements. Shred all paper documents that contain sensitive financial information and any credit card offers that come in the mail.
- **Safeguard your information.** Don't share your information with anyone without knowing why it's needed. Most schools now use a student identification number instead of a social security number for added protection.
- **Check your statements frequently.** Look for any suspicious activity or purchases on your debit or credit cards. The sooner you identify potential fraud, the sooner any fraudulent charges can be refunded.
- **Check your credit report at least once a year.** You are entitled to a free credit report once a year. Request a report and look for any suspicious activity or inaccuracies. Go to [annualcreditreport.com](http://annualcreditreport.com), the only authorized source for free annual credit reports under federal law.



## **TALKING POINTS – HEALTHCARE REFORM SCAMS:**

- With the implementation of the Affordable Care Act, commonly labeled “Obamacare,” on the horizon, scammers are finding it to be the latest opportunity to steal people’s identities.
- The scams work like this: You receive a call from someone claiming to be from the federal government. The scammer says that you have been selected to be part of a group of Americans to receive insurance cards. But before the card can be mailed, your bank account and social security numbers are required. Once they get this information, they can sell it or use it to access your accounts.

The BBB offers the following tips to people who experience the affordable healthcare scams:

- **Hang up the phone.** If you get one of these calls, just hang up. You may be tempted to call back, but this will only give the scammer another opportunity to steal your information. Also, be sure not to press any buttons that the scammer instructs.
- **Never give out personal information.** Never give out your bank account numbers, date of birth, credit card number or social security number.
- **Don’t rely on caller ID.** Some scammers are able to display a company’s name or phone number on the caller ID screen. Don’t trust that the information you see is true.
- **The government rarely communicates via phone calls.** Most of the time, the government uses traditional snail mail to communicate to consumers. The government rarely calls, emails or texts, so don’t give your information to these types of government messages.



9/4/13

## **TALKING POINTS – KITCHEN & BATH REMODELERS**

- Fall is soon approaching and every season, the BBB sees an uptick in inquiries on kitchen and bathroom remodeling companies.
- The BBB also receives dozens of complaints against the industry every year. Most complaints are about work quality, unfinished repairs, and customer service.
- We advise homeowners to follow our 10-tip checklist when hiring a contractor for an upcoming remodel:
  - ✓ **Track Record.** Check out the company's BBB Business Review at [www.denver.bbb.org](http://www.denver.bbb.org) or by calling 303.758.2100. It's fast, easy and free.
  - ✓ **Cost Comparisons.** Get at least three bids in writing and be sure you compare the bids based on the same warranty, specifications, labor and time. You can get bids directly from BBB Business Reviews through the BBB's free Request-a-Quote program.
  - ✓ **Licensing.** Check to see if the company you plan to hire has proper licensing. General contracting licensing is usually required at a city or county level. Also, electrical and plumbing work must be done by a licensed professional.
  - ✓ **Insurance.** Verify that the company has liability insurance to protect you against damage. Also verify the company carries workman's compensation.
  - ✓ **References.** Ask for references and check them out before you sign a contract. Also, talk to friends and family to see if they have anyone to recommend.
  - ✓ **Written Contract.** Do not permit work to start without a detailed, signed, written contract that includes a clear work schedule, exact costs, specific work to be done, and warranty information. Be vigilant of everything you sign and know that anything with a signature can be considered a binding contract, regardless of what you are told verbally.
  - ✓ **Deposit Required and Payment.** Do not pay large payments up front. Stagger your payments according to work stages and do not make a final payment until the job is completed. Do not pay in cash; pay by check or credit card. Also, if your project is a repair that is covered by insurance, do not sign your insurance check over to the contractor.
  - ✓ **Building Permits.** Make sure building permits are pulled for the work to be done. Unpermitted work can void insurance coverage and violate local zoning and building codes. Contact your local city and county building department for more information.
  - ✓ **Bonding.** Be sure all workers are bonded to protect you against theft and damage.
  - ✓ **Criminal History.** Check out anyone you allow onto your property to see if they have a criminal history for offenses such as theft, fraud, or any other infraction that may inhibit their trustworthiness.



### **TALKING POINTS – GRANDPARENT SCAM VICTIMS:**

- In what seems to be an unusually sophisticated case, the Better Business Bureau (BBB) says that the thief knew the name of the woman's grandson and other specific family information. Those details helped convince her that the phone call was legitimate.
- The man, who called the woman last week posing as her grandson, told her that he was being held in a Mexican prison until he could raise enough money to get out. She said he instructed her how to wire \$13,800 from the checking account of her local bank to an account in Mexico.
- In May, a California woman lost her \$75,000 life's savings after wiring money to New York when a thief impersonating her son asked her to pay his bail after an arrest. In July, a Florida woman lost more than \$50,000 to scammers who duped her into believing her grandson was jailed in South America.
- The St. Charles woman said the caller identified himself as her 19-year-old grandson, using her grandson's name. She told him that he did not sound like her grandson, but he told her that he had suffered a broken and bloodied nose in the scuffle that led to his arrest.
- She said he also knew the name of her other grandson and other family details. He instructed her not to tell anyone about his arrest, especially his mother and father, and dictated five pages of instructions – much of it in Spanish – to make sure she understood what to do.
- Over the next couple of hours, the thief called her several more times to make sure she was following through with the transfer. She said he called her twice while she was inside the bank and again as soon as she got into the parking lot after making the transfer.



### **TALKING POINTS – BBB STUDENT OF INTEGRITY SCHOLARSHIP:**

- The \$10,000 BBB Student of Integrity Scholarship will be awarded once again this year to an economically disadvantaged student with outstanding character.
- The deadline to apply is September 26.
- Anyone can help our youth achieve their dreams by donating to the scholarship fund! Donate on our website or by calling 303-330-6798.
- Come see this year's scholarship recipient honored at the 2013 Torch Awards for Marketplace Trust.
- For more information, to purchase tickets, apply for the scholarship or to donate, visit [denver.bbb.org](http://denver.bbb.org).



9/11/13

## **TALKING POINTS – 9/11 CHARITIES & SCAMS:**

- Many charities, both old and new, are currently soliciting donations in response to ongoing needs of 9/11 victims and their families, to support 9/11 memorials and to carry out other legitimate 9/11 related purposes.
- However, recent news reports suggest some charities that solicited funds in the name of 9/11 did not apply funds appropriately.
- In May, two New Jersey men were charged with running a 9/11 memorial scam allegedly by collecting donations and selling memorial T-shirts from the back of a truck painted with the Twin Towers and names of fire fighters and police officers who died in the 9/11 attacks, according to the New Jersey state attorney general's office.
- The men allegedly acted as father-and-son firefighters and raised more than \$50,000, only to have all funds deposited into their personal bank accounts.
- As Colorado has had its own share of tragedies and is familiar with the scams that follow, the BBB of Denver/Boulder advises donors to avoid giving to unethical charities or scam artists. The BBB recommends doing your homework before giving to specific 9/11 or other tragedy-related causes by following these tips:
  - Ask questions about why the charity still needs to collect 9/11 related money now. What ongoing purposes do they serve that flow from the events of 9/11? You can request written details from the charity about what it does with the donations.
  - Check the charity, whether local or national, with your BBB by visiting denver.bbb.org or by calling (303) 758-2100. BBB Charity Reviews say whether or not the charity meets the BBB's 20 Standards for Charity Accountability, and give comprehensive information about the charity's programs, financials and more.
  - If the charity is based on Colorado, verify it is properly registered with the Colorado Secretary of State.
  - Contact the BBB of Denver/Boulder to suggest a charity for BBB review and to report any unfamiliar organizations that are currently collecting 9/11 funds.



## **TALKING POINTS – PHISHING EMAILS:**

- Phishing: fraudulently obtaining and using an individual's personal or financial information.
- Phishing scams are a growing problem and most phishing scams happen by way of email.
- Phishing scams are so common and widespread, they were the #1 scam reported by the BBB of Denver/Boulder in 2011 and 2012.
- Emails that are from phishing scammers always appear under the guise of a well-known trusted organization such as your bank, credit card company, or phone company.
- These emails always prompt the recipient to click on a link or open an attachment. Unbeknownst to the recipient, the link or attachment contains malware that is designed to hack into their computer and steal passwords—used to then steal personal and financial information.
- For the past year, the BBB's brand has been fraudulently used in many massive waves of phishing emails. These emails pretend to be from the BBB and prompt the recipient to click on a link or open an attachment to find out information about a BBB complaint.
- The best defense against phishing emails is to have strong security software on your computer. Use anti-virus, anti-spyware software, and a firewall.

## Megan Herrera

---

**From:** Rick Crandall [rc1430@comcast.net]  
**Sent:** Monday, September 09, 2013 6:12 PM  
**To:** Megan Herrera  
**Subject:** Fwd: Your Funds transfer is Ready

fyi from a listener.

Rick Crandall  
PD/Breakfast Club Host  
KEZW-AM 1430  
4700 S. Syracuse Street, Ste. 1050  
Denver, Co 80237  
[www.studio1430.com](http://www.studio1430.com)  
303-967-2815

---

**From:** [judyflom@comcast.net](mailto:judyflom@comcast.net)  
**To:** "Rick Crandall" <[rc1430@comcast.net](mailto:rc1430@comcast.net)>  
**Sent:** Monday, September 9, 2013 2:04:24 PM  
**Subject:** Fwd: Your Funds transfer is Ready

Rick,

Got this email and forgot the name of the person at BBB to send this to. Could you please forward this scam on to your contact at BBB? Thank you!

Judy Flomberg

---

**From:** "Mr.philip Richard" <[mr.robertmueller@yahoo.com](mailto:mr.robertmueller@yahoo.com)>  
**Sent:** Monday, September 9, 2013 2:03:46 AM  
**Subject:** Your Funds transfer is Ready

Your Funds transfer is Ready

I have deposited the check as we agreed with western Union. All you have to do is to contact Dr.paul Morris at ([westernunionmoney43@rocketmail.com](mailto:westernunionmoney43@rocketmail.com)) he will give you direction on how you will be receiving the funds daily. My agreement with them is \$5000 USD daily until the whole of \$750,000 is transferred.

You are not expected to pay for the transfer charge. The only fee you will send to them before the transfer is \$298USD for paper work. so ask him to give you information where you can pay the \$298. please we need your phone number.

Email him with above address, the contact person is Dr.paul

Thank you  
Mr.philip Richard

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## Health insurance marketplaces are not for seniors

9:49 AM, Aug 24, 2013 | 4 comments



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USA Today

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USA TODAY - While the Obama administration is encouraging uninsured Americans to enroll in health coverage on the new online insurance marketplaces, federal officials are planning a campaign to persuade millions of seniors to please stay away - don't call and don't sign up.

"We want to reassure Medicare beneficiaries that they are already covered, their benefits are not changing and the marketplace doesn't require them to do anything," said Michele Patrick, Medicare's deputy director for [communications](#).

To reinforce the message, the 2014 "Medicare & You" handbook - the 100-plus-page guide that will be sent to 52 million Medicare beneficiaries next month - contains a prominent notice: "The Health Insurance Marketplace, a key part of the Affordable Care Act, will take effect in 2014. It's a new way for individuals, families, and employees of [small businesses](#) to get health insurance. Medicare isn't part of

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9/25/13



### **TALKING POINTS – ID THEFT SCAM TARGETS FLOOD-VICTIM KIDS:**

- Individuals seeking assistance at a Longmont Disaster Relief Center reported being contacted by telephone and offered free or reduced university education for the children of the house because they had been a victim of the Northern Colorado floods.
- Callers requested the children's Social Security numbers and other personal information to get the fund set up.
- The BBB advises anyone who receives the same or similar phone call to simply hang up. Given the nature of the call and the information sought, the BBB believes the callers are identity thieves. The BBB is also concerned these callers are targeting the Hispanic community as those who reported the scam were Spanish speakers.
- Thankfully, no one who reported receiving the call cooperated with the caller by giving their children's personal information.

Child identity theft is a growing problem. As a parent, you can better protect your child's identity by:

- **Safeguarding your child's personal information.** Keep your child's personally identifiable information, such as his or her Social Security card, date of birth and birth certificate, in a secure spot. Share your child's Social Security number only when you know and trust the other party.
- **Monitoring your child's credit report.** As soon as you get your child's social security card you should start monitoring his or her report. [www.annualcreditreport.com](http://www.annualcreditreport.com) allows one free credit report a year for each credit-reporting agency.
- **Keeping anti-virus software updated.** Some savvy thieves create viruses designed to search computers for documents containing your child's Social Security number.
- **Safely disposing of personal documents.** Shred all papers that include your child's personal information before you throw them out. Delete computer files that you no longer need, and empty your online trash or recycle bin.

Report flood-related Scams to the BBB and the  
Nat'l Disaster Fraud Hotline: (866) 720-5721

## **Senior Emergency Housing Repair**

### **Mile High United Way**

[www.unitedwaydenver.org](http://www.unitedwaydenver.org)

Mile High United Way has a 211 Help Line. The 211 operators have many resources available through that database.

### **Help Colorado Now**

[www.helpcoloradonow.com](http://www.helpcoloradonow.com)

The Colorado Division of Emergency Management assists metro-wide with spontaneous volunteer and donations management. The website that is being promoted to give help is (the .org address is temporarily down to flooding damage to the network).

### **USDA Rural Housing Repair and Rehabilitation Loans**

[http://www.rurdev.usda.gov/rhs/sfh/brief\\_repairloan.htm](http://www.rurdev.usda.gov/rhs/sfh/brief_repairloan.htm)

These are loans funded directly by the Government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1 percent loan that may be repaid over a 20-year period

### **Home Repair and Rehabilitation Programs – HERO Alliance**

<http://www.heroalliance.org/id7.html>

Many organizations throughout the state offer low interest loans and/or grants for home rehabilitation, emergency repairs, weatherization, or accessibility modifications. Most programs are area-specific and your home must be located within their parameters to be eligible. The HERO Alliance cannot guarantee eligibility or fund availability. Please contact each organization for more information, eligibility criteria and fund availability. (There is a list on the web page)

### **Rebuilding Together**

<http://rebuildingtogether.org/>

They provide critical repairs, accessibility modifications and energy efficient upgrades to low-income homes and community centers at no cost to service recipients. 720-524-0840

### **Senior Hub**

<http://www.seniorhub.org/>

A senior services agency offering support and referral to older adults primarily in the north Denver, Colorado metropolitan area, call 720-859-2248

### **Volunteers of America**

[www.voa.org/.../Senior\\_Services/Handyman-Repair-Program](http://www.voa.org/.../Senior_Services/Handyman-Repair-Program)

Handyman repair program for seniors

### **RSVP (Retired and Senior Volunteer Program)**

<http://rsvptulsa.org>

Local branch 303-426-4408

### **Home Repair Loan Program**

[http://portal.hud.gov/hudportal/HUD?src=/topics/home\\_improvements](http://portal.hud.gov/hudportal/HUD?src=/topics/home_improvements)

Programs with Housing and Urban Development (HUD)

THE RECENT FLOODING HAS DEVASTATED MANY FAMILIES IN OUR AREA. IF YOU ARE A MEMBER OF THE AMERICAN LEGION FAMILY, YOU MAY BE ELIGIBLE FOR A GRANT THROUGH THE NATIONAL EMERGENCY FUND TO HELP WITH DISPLACEMENT COSTS IF YOU LOST YOUR HOME. THE GRANT MONEY, UP TO FIFTEEN-HUNDRED DOLLARS, CAN BE USED TO COVER TEMPORARY HOUSING, FOOD AND CLOTHING.

IF YOU'RE A MEMBER OF THE AMERICAN LEGION FAMILY IN NEED OF ASSISTANCE, OR KNOW OF SOMEONE WHO IS, CONTACT THE AMERICAN LEGION AT (800) 433-3318 OR VISIT OUR WEB SITE AT [LEGION-DOT-ORG](http://LEGION-DOT-ORG) SLASH EMERGENCY.



## **TALKING POINTS-BBB TORCH AWARDS FOR MARKETPLACE TRUST:**

- In 2003, the Better Business Bureau Serving Denver/Boulder, (BBB) began honoring businesses with the BBB Torch Award for Marketplace Trust.
- The award is a tribute to those who exemplify an outstanding commitment to fair, honest, and ethical practices. The Torch Award illuminates the importance of trust within all types of trade and philanthropy.
- The award is important to the community because it highlights organizations doing RIGHT instead of WRONG. It inspires and helps build trust between consumers and business as well as donors and charities.
- It is also a fundraising event which raises money for the BBB's education programs and its Student of Integrity Scholarship Fund.
- Anyone who cares about ethics in the marketplace should attend.
- Anyone who cares about the future of Colorado's business leaders should attend.
- In 2009, the competition evolved to offer the Torch Award to not just one business but to a large business, a small business and a nonprofit organization.
- The Torch Awards are open to all for-profit and non-profit organizations located within the BBB Serving Denver/Boulder service area. Businesses need to have been in business for at least three years and have a minimum BBB rating of B.
- Accreditation with the BBB is NOT a requirement.
- To compete, small and large businesses must submit an extensive application that demonstrates their commitment to ethics and excellence relating to the following four criteria:
  1. Management practices
  2. Community/Investors/Stakeholder Relations
  3. Communications and Marketing Practices
  4. Industry Reputation
- To compete, nonprofits must submit an extensive application that demonstrates their commitment to ethics and excellence relating to the following four criteria:
  1. Position Statement
  2. Ethical Employees and Volunteers
  3. Decision Making
  4. Marketing and Solicitations





## **TALKING POINTS – HEALTHCARE REFORM SCAMS:**

- With the implementation of the Affordable Care Act, commonly labeled “Obamacare,” on the horizon, scammers are finding it to be the latest opportunity to steal people’s identities.
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- **Don’t rely on caller ID.** Some scammers are able to display a company’s name or phone number on the caller ID screen. Don’t trust that the information you see is true.
- **The government rarely communicates via phone calls.** Most of the time, the government uses traditional snail mail to communicate to consumers. The government rarely calls, emails or texts, so don’t give your information to these types of government messages.

### **The ACA & Medicare-Covered Seniors:**

- Medicare beneficiaries are covered by Medicare and that is not changing with the ACA. The new insurance marketplace that is a result of ACA doesn’t require them to do anything.
- If you have any questions or aren’t sure about something, contact Medicare directly.

KEZW-AM 1430  
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3<sup>rd</sup> QUARTER 2013

MUSIC & SPOKEN WORD

# MUSIC AND THE SPOKEN WORD

PROGRAM #43/1

Date	Bdcst	Conductor: Mack Wilberg					OTS:
6/23	#4371	Organist: Clay Christiansen					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performers	Time:
0	S/O	A Major					
1	1547.2	Praise the Lord! His Glories Show	Robert Williams; arr. Mack Wilberg	Henry Francis Lyte	Oxford University Press	MTC/OTS/Organ	4:30
2	1406	The Lord My Pasture Will Prepare	Dmitri Bortniansky; arr. Mack Wilberg	Joseph Addison	Arrangement Unpublished	MTC/OTS	3:15
3	W/O A O735	Festive Trumpet Tune	David German		Fred Bock Music Co.	Organ Solo/Clay Christiansen	2:00
4	W/O A 905	Sunrise, Sunset, from <i>Fiddler on the Roof</i>	Jerry Bock; arr. Arthur Harris	Sheldon Hamick	Arrangement Unpublished	MTC/OTS/Murphy-conducting	4:30
5		Spoken Word: "A Lifetime of Learning"				Lloyd Newell	
6	1353	I Will Sing with the Spirit	John Rutter	Scripture	Oxford University Press	MTC/OTS/Murphy-conducting	3:15
7	644	Thou Lovely Source of True Delight	Mack Wilberg	Anne Steele; with additional text by David Warner	Oxford University Press	MTC/OTS/Organ	4:30
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

JUNE 2013

Date	Bdcst	Conductor: Mack Wilberg			Independence Day	OTS:	
6/30	#4372	Organist: Andrew Unsworth				Full	
Seq	#	Title	Composer	Lyrics	Copyright	Performers	Time:
0	S/O	946 This Land Is Your Land (m. 89 to end only)	Woody Guthrie; arr. Percy Faith and Michael Davis	Woody Guthrie	Used by Permission	MTC/OTS	0:00
1	1338	America, the Dream Goes On	John Williams	Alan and Marilyn Bergman	Manuscript	MTC/OTS/Piano	3:10
2		(Video Clip)					
3	1344	Shenandoah	American folk song; arr. Mack Wilberg		Oxford University Press	MTC/OTS	4:40
4		(Video Clip)				Andrew Unsworth	
5	O874	Semper Fidelis March	John Philip Sousa; arr. Andrew Unsworth		Arrangement Unpublished	Organ Solo/Andrew Unsworth	2:15
6	W/O A 1220	America the Beautiful	Samuel Ward; arr. Michael Davis	Katherine Lee Bates	Arrangement Unpublished	MTC A Cappella Verse 2 (printed) only	2:00
7	W/O A 1609	This Is My Country	Al Jacobs; arr. Michael Davis	Don Raye	Arrangement Unpublished	MTC/OTS	2:50
8	W/O A	Organ Interlude				Andrew Unsworth	0:50
9		Spoken Word "Patriotism That Stands for Love of People"				Lloyd Newell	2:20
10	1315.1	The House I Live In	Earl Robinson; arr. Michael Davis	Lewis Allan	Chappel & Co. Arrangement Unpublished	MTC/OTS	3:10
11		(Video Clip)					
12	312	Seventy-Six Trombones, from "The Music Man"	Meredith Willson; arr. Arthur Harris	Meredith Willson	Arrangement Unpublished	MTC/OTS	2:35
Producer: Ed Payne			W/O A: WITHOUT ANNOUNCEMENT				
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4373

Date	Bdcst	Conductor: Mack Wilberg					OTS:
7/7	#4373	Organist: Clay Christiansen					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O						
1	793.5	Antiphon	Ralph Vaughan Williams	George Herbert	E. C. Schirmer	MTC/OTS	3:45
2	392	Look to the Day	John Rutter	John Rutter	Collegium Music	MTC/OTS	4:00
3	W/O A 291	Awake the Harp, from "The Creation"	Franz Josef Haydn		G. Schirmer	MTC/OTS/Organ	2:15
4	W/O A O238	In Joyful Praise	A. Laurence Lyon		Harold Flammer	Organ Solo/Clay Christiansen	2:30
5	W/O A 1684	Smile	Charles Chaplin; arr. Sam Cardon	John Turner & Geoffrey Parsons	Arrangement Unpublished	MTC/OTS	3:00
6		Spoken Word: "Smile"				Lloyd Newell	
7	909	Oh, What a Beautiful Mornin', from "Oklahoma"	Richard Rodgers; arr. Arthur Harris	Oscar Hammerstein II	Arrangement Unpublished	MTC/OTS	2:45
8	999.1	Arise, O God, and Shine	John Darwall; arr. Mack Wilberg	William Hurn	Oxford University Press	MTC/OTS/Organ	3:45
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

## MUSIC AND THE SPOKEN WORD

PROGRAM #4374

Date	Bdcst	Conductor: Mack Wilberg/Ryan Murphy					OTS:
7/14	#4374	Organist: Richard Elliott					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	A Flat Major					
1	36	All Creatures of Our God and King	German hymn tune; arr. Mack Wilberg	St. Francis of Assisi	Oxford University Press	MTC/OTS/Organ	4:00
2	1323	I Sing the Mighty Power of God	English melody; arr. Mack Wilberg	Isaac Watts	Oxford University Press	MTC/OTS	2:30
3	W/O A	Excerpt from Toccata (moto perpetuo), from <i>Symphonie Concertante for Organ and Orchestra</i> , op. 81	Joseph Jongen		Schott	Organ Solo/ Richard Elliott/OTS (Cut from #3 to #17)	2:45
4	1472	Come to My Garden, from <i>The Secret Garden</i>	Lucy Simon; arr. Kurt Bestor	Marsha Norman	Arrangement Unpublished	MTC/OTS/Murphy-conducting	5:15
5	W/O A	Organ Interlude				Time Pad/Richard Elliott	0:25
6		Spoken Word: "Acceptance and Appreciation"				Lloyd Newell	
7	1580	Love One Another	Luacine Clark Fox; arr. Mack Wilberg	Luacine Clark Fox	Arrangement Unpublished	MTC/OTS	3:30
8	1578	Standing on the Promises	Russell K. Carter; arr. Ryan Murphy	Russell K. Carter	Arrangement Unpublished	MTC/OTS	3:35

W/O A: WITHOUT ANNOUNCEMENT

1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4375

Date	Bdcst	Conductor: Mack Wilberg & Ryan Murphy			Pioneer Day		OTS:
7/21	#4375	Organist: Andrew Unsworth			Guests: Nathan Pacheco and Lindsey Stirling		Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	F Major					
1	72	They, the Builders of the Nation	Alfred M. Durham; arr. Mack Wilberg	Ida R. Aildredge	Jackman Music	MTC/OTS/Organ/ Murphy-conducting	3:30
2		Prendi I Miei Sogni	Colin O'Malley		Arrangement Unpublished	Nathan/MTC/OTS	3:45
3	W/O A O843	Impromptu	Henry M. Dunham		Arthur P. Schmidt	Organ Solo/ Andrew Unsworth	3:15
4	1638	"Give," Said the Little Stream	William B. Bradbury; arr. Ryan Murphy	Fanny J. Crosby	Arrangement Unpublished	MTC/OTS/Murphy- conducting	3:15
5		Scotland, the Brave/Simple Gifts	Traditional; arr. Sam Cardon		Arrangement Unpublished	Lindsey/MTC/OTS	3:45
6		Spoken Word: "No Toil nor Labor Fear"				Lloyd Newell	
7	1300	Come, Come, Ye Saints	American folk song; arr. Mack Wilberg	William Clayton	Oxford University Press	MTC/OTS/Organ	4:30

## W/O A: WITHOUT ANNOUNCEMENT

1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

## MUSIC AND THE SPOKEN WORD

PROGRAM #4376

Date	Bdcst	Conductor: Mack Wilberg					OTS:
7/28	#4376	Organist: Clay Christiansen					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	G Major					
1	14	Hallelujah, from <i>Christ on the Mount of Olives</i>	Ludwig van Beethoven		Public Domain	MTC/OTS/Organ	4:15
2	1373	This Is My Father's World	English Melody; adapted by Franklin L. Sheppard; arr. Mack Wilberg	Maltbie D. Babcock	Oxford University Press	MTC/OTS	3:30
3	W/O A O235	Festival Toccata on "St. Anne"	William Croft; arr. Frederick Swann		Tarzana Music	Organ Solo/ Clay Christiansen	2:35
4	W/O A 588	He Shall Feed His Flock	John Ness Beck	Scripture	Beckenhorst Press	MTC/OTS	3:00
5	W/O A	Organ Interlude				Clay Christiansen	0:25
6		Spoken Word: "The Person and the Moment"				Lloyd Newell	
7	129	On a Clear Day, from <i>On a Clear Day, You Can See Forever</i>	Burton Lane; arr. Arthur Harris	Alan Jay Lerner	Arrangement Unpublished	MTC/OTS	4:15
8	1307	How Firm a Foundation	Attributed to J. Ellis; arr. Mack Wilberg	Attributed to Robert Keen	Oxford University Press	MTC/OTS/Organ	4:00
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

## MUSIC AND THE SPOKEN WORD

PROGRAM #4377

Date	Bdcst	Conductor: Mack Wilberg					OTS:
8/4	#4377	Organist: Bonnie Goodliffe					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	G major					
1	1636	I Think the World Is Glorious	Alexander Schreiner; arr. Mack Wilberg	Anna Johnson	Arrangement Unpublished	MTC/OTS	2:30
2	1561	Look at the World	John Rutter	John Rutter	Oxford University Press	MTC/OTS	4:30
3	W/O A O327	How Wondrous and Great	Attributed to Johann Michael Haydn; arr. James C. Kasen		Jackman Music	Organ Solo/ Bonnie Goodliffe	3:00
4	W/O A 910	The Impossible Dream, from <i>Man of La Mancha</i>	Mitch Leigh; arr. Arthur Harris	Joe Darion	Arrangement Unpublished	MTC/OTS	4:00
5		Spoken Word: "From Rivals to Friends"				Lloyd Newell	
6	1316	There Is Sunshine in My Soul Today	John R. Sweney; arr. Mack Wilberg	Eliza E. Hewitt	Arrangement Unpublished	MTC/OTS	3:15
7	45	On Great Lone Hills	Jean Sibelius (from <i>Finlandia</i> ); arr. H. Alexander Matthews	Amy Sherman Bridgman	Oliver Dixon	MTC/OTS (Longer Cut Version)	4:45
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

## MUSIC AND THE SPOKEN WORD

PROGRAM #4378

Date	Bdcsl	Conductor: Mack Wilberg/Ryan Murphy			85th Anniversary		OTS:
8/11	#4378	Organist: Richard Elliott			Jerold Ottley & Craig Jessop, guest conductors		Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	A-flat major					
1	1335	The Morning Breaks	George Careless; arr. Mack Wilberg	Parley P. Pratt	Arrangement Unpublished	MTC/OTS/Organ	4:00
2	494	Consider the Lilies of the Field	Roger Hoffman; arr. A. Laurence Lyon	Roger Hoffman	Sonos Music	MTC/OTS/ Jessop-conducting	5:00
3	W/O A O642	Norwegian Rustic March, from <i>Lytic Pieces</i> , op. 54, no. 2			G. Schirmer	Organ Solo/ Richard Elliott	3:15
4	2000.3	Achieved Is the Glorious Work, from <i>The Creation</i>	Franz Josef Haydn		Public Domain	MTC/OTS/Organ/ Ottley-conducting	3:00
5	903	You'll Never Walk Alone, from <i>Carousel</i>	Richard Rodgers; arr. Arthur Harris	Oscar Hammerstein II	Arrangement Unpublished	MTC/OTS/ Murphy-conducting	3:45
6	W/O A	Organ Interlude				Richard Elliott	0:15
7		Spoken Word: "85 Years"				Lloyd Newell	
8	614	When in Our Music God Is Glorified	Traditional hymn tune; arr. Emily Croker	Fred Pratt Green	Hope Publishing	MTC/OTS	2:45
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

## MUSIC AND THE SPOKEN WORD

PROGRAM #4379

Date	Bdcst	Conductor: Ryan Murphy					OTS:
8/18	#4379	Organist: Clay Christiansen					3
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	A major					
1	1421	Cry Out and Shout	Knut Nystedt	Isaiah 12; adapted by Frank Pooler	Summy-Birchard	MTC A Cappella	1:15
2	W/O A 374	All People That on Earth Do Dwell	Louis Bourgeois; arr. Florence Jolley	Psalms 100; paraphrase by Rev. William Kethe	Lawson-Gould	MTC/Organ	3:15
3	1203	My Sheperd Will Supply My Need	American folk hymn; arr. Mack Wilberg	Psalms 23; paraphrase by Isaac Watts	Hinshaw Music	MTC/ Flute/Oboe/Harp	5:15
4	W/O A O737	Postlude on Two Spirituals	African-American Spirituals; arr. Charles Callahan		Concordia	Organ Solo/ Clay Christiansen	2:15
5	W/O A 402	Old Time Religion	African-American Spiritual; arr. Moses Hogan; adapted by Benjamin Harlan		Hal Leonard	MTC A Cappella	2:45
6	W/O A	Organ Interlude				Time Pad	0:30
7		Spoken Word: "A Remarkable, Lasting Legacy"				Lloyd Newell	
8	1597	My House, from <i>Peter Pan</i>	Leonard Bernstein; arr. Mack Wilberg	Leonard Bernstein	Arrangement Unpublished	MTC/Flute/English horn/Harp/Organ	3:45
9	27	Glorious Everlasting	M. Thomas Cousins	Psalms 57	Brodts Music	MTC/Organ	3:00

## W/O A: WITHOUT ANNOUNCEMENT

1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4380

Date	Bdcst	Conductor: Ryan Murphy					OTS:
8/25	#4380	Organist: Andrew Unsworth			also: Bells on Temple Square		Full
Seq	#	Title	Composer	Lyrics	Copyright	Performer	Time:
0	S/O	F major					
1	1281	O Come Ye Nations of the Earth	Traditional hymn tune; arr. Mack Wilberg	David Warner	Manuscript	MTC/OTS	2:30
2	2067	He, Watching Over Israel, from <i>Elijah</i>	Felix Mendelssohn		Public Domain	MTC/OTS	4:00
3	W/O A 0810	Amazing Grace, How Sweet the Sound	Walker's <i>Southern Harmony</i> , 1835; arr. Robert Hebble		Sacred Music Press	Organ Solo;/ Andrew Unsworth	1:45
4	W/O A 624	My Favorite Things, from <i>The Sound of Music</i>	Richard Rodgers; arr. Arthur Harris	Oscar Hammerstein II	Arrangement Unpublished	MTC/OTS	2:00
5	W/O A	Come, Ye Children of the Lord	Spanish melody; arr. Don Marsh & D. Linda McKechnie		Agape "Spanish Song" (Come, Christians, Join to Sing)	BOTS/OTS/LeAnna Willmore-conducting	3:30
6	W/O A	Organ Interlude				Time Pad	0:15
7		Spoken Word: "Inertia and Momentum"				Lloyd Newell	
8	1629	Teach Me to Walk in the Light	Clara W. McMaster; arr. Mack Wilberg	Clara W. McMaster	Arrangement Unpublished	MTC/OTS	3:30
9	1686	Hail to the Lord's Anointed	Samuel Sebastian Wesley; arr. Ryan Murphy	James Montgomery	Arrangement Unpublished	MTC/OTS/BOTS/ Organ	4:30

W/O A: WITHOUT ANNOUNCEMENT

1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4381

Date	Bdcst	Conductor: Mack Wilberg					OTS:
9/1	#4381	Organist: Richard Elliott					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performers	Time:
0	S/O	F major					
1	1496	Hymn of Praise	Mack Wilberg (Incorporating "Old Hundred" by Louis Bourgeois)	David Warner (Incorporating texts of Isaac Watts and Thomas Ken)	Manuscript	MTC/OTS/Organ	4:00
2	1243	All Things Bright and Beautiful	John Rutter	Cecil Frances Alexander	Oxford University Press	MTC/OTS	3:00
3	W/O A O904	Morning Has Broken	Gaelic melody; arr. Fred Bock		Fred Bock Music Co.	Organ Solo/ Richard Elliott	2:30
4	W/O A 2005.1	Happy and Blest Are They, from <i>St. Paul</i>	Felix Mendelssohn		Public Domain	MTC/OTS	4:15
5		Spoken Word: "Joy in Our Labors"				Lloyd Newell	
6	1147	When the Saints Go Marching In	Traditional American song; arr. John Rutter		Hinshaw Music	MTC/OTS	4:30
7	1662	O Praise Ye the Lord	C. Hubert H. Parry; arr. Mack Wilberg	Henry W. Baker	Arrangement Unpublished	MTC/OTS/Organ	3:45
Producer: Ed Payne				W/O A: WITHOUT ANNOUNCEMENT			
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4302

Date	Bdcst	Conductor	Mack Wilberg				OTS:
9/8	#4382	Organist:	Andrew Unsworth				Full
Seq	#	Title	Composer	Lyrics	Copyright	Performers	Time
0	S/O	F major					
1	927	Saints Bound for Heaven	Walker's <i>Southern Harmony</i> , 1835; arr. Mack Wilberg		Oxford University Press	MTC/OTS	2:45
2	294	Lead, Kindly Light	John B. Dykes; arr. Mack Wilberg	John Henry Newman	Jackman Music	MTC/OTS/Organ	4:45
3	W/O A O876	Jesu, Joy of Man's Desiring	Johann Sebastian Bach; arr. Andrew Unsworth		Arrangement Unpublished	Organ Solo/Andrew Unsworth	3:00
4	W/O A 64	How Excellent Thy Name, from <i>Saul</i>	George Frideric Handel		Public Domain	MTC/OTS/Organ	3:15
5		Spoken Word: "Misery Is Optional"				Lloyd Newell	
6	399	It's a Grand Night for Singing, from "State Fair"	Richard Rodgers; arr. Arthur Harris	Oscar Hammerstein II	Arrangement Unpublished	MTC/OTS	3:30
7	1607	He's Got the Whole World in His Hands	African-American Spiritual; arr. Mack Wilberg		Oxford University Press	MTC/OTS/Organ	4:45
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4383

Date	Bdcst	Conductor: Mack Wilberg				Brass & Percussion from OTS	OTS:
9/15	#4383	Organist: Clay Christiansen					Part
Seq	#	Spoken Word	Composer	Lyrics	Copyright	Performers	Time:
0	S/O	A major					
1	861	Holy, Holy, Holy	John B. Dykes; arr. Arthur Harris	Reginald Heber	Arrangement Unpublished	MTC/Organ/Brass/Perc.	4:05
2	1012	Judge Eternal	Malcolm Archer	Henry Scott Holland	Kevin Mayhew Ltd.	MTC/Organ	2:20
3	83	To Thee, O Lord, Do I Lift Up My Soul	Vasily Kalinnikoff; arr. Olaf C. Christiansen		Neil A. Kjos Music	MTC A Cappella	2:00
4	W/O A O250	Morning Mood, from <i>Peer Gynt</i>	Edvard Grieg; arr. Clay Christiansen		MorningStar Music	Organ Solo/Clay Christiansen	4:05
5		Spoken Word: "A Work in Progress"				Lloyd Newell	
6	867	Rock of Ages	Thomas Hastings; arr. Arthur Harris	Augustus M. Toplady	Arrangement Unpublished	MTC/Organ/Brass/Perc.	3:30
7	1479	Rock-a-My Soul in the Bosom of Abraham	Traditional; arr. Howard Roberts		Arrangement Unpublished	MTC/Alex Boye'-soloist A Cappella	3:00
8	873	Ten Thousand Times Ten Thousand	John B. Dykes; arr. Arthur Harris	Henry Alford	Arrangement Unpublished	MTC/Organ/Brass/Perc.	3:00
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

# MUSIC AND THE SPOKEN WORD

PROGRAM #4384

Date	Bdcast	Conductor: Mack Wilberg & Ryan Murphy					OTS:
9/22	#4384	Organist: Linda Margetts					Full
Seq	#	Title	Composer	Lyrics	Copyright	Performers	Time:
0	S/O	F major					
1	998	For the Beauty of the Earth	John Rutter	Folliott S. Pierpoint	Oxford University Press	MTC/OTS	3:45
2	1988.5	Unfold, Ye Portals, from <i>The Redemption</i>	Charles Gounod		Public Domain	MTC/OTS/Organ	3:00
3	W/O A O509	Recessional	Robert Cundick		Manuscript	Organ Solo/Linda Margetts	3:00
4	W/O A 1634	Faith	Michael F. Moody; arr. Richard Elliott	Beatrice Goff Jackson	Arrangement Unpublished	MTC/OTS/Organ/Murphy-conducting	4:15
5		Spoken Word: "Hold On"				Lloyd Newell	
6	1685	Hold On, from <i>The Secret Garden</i>	Lucy Simon; arr. Ryan Murphy	Marsha Norman	Arrangement Unpublished	MTC/OTS/Murphy-conducting	3:15
7	1615	O Love That Will Not Let Me Go	Albert L. Peace; arr. Ryan Murphy	George Matheson	Arrangement Unpublished	MTC/OTS/Organ/Murphy-conducting	4:45
W/O A: WITHOUT ANNOUNCEMENT							
1	HB146	Gently Raise the Sacred Strain	Thomas C. Griggs	William W. Phelps		IRI	
2	HB149	As the Dew from Heaven Distilling	Joseph J. Daynes	Parley P. Pratt		IRI	
3	HB152	God Be with You Till We Meet Again	William G. Tomer	Jeremiah E. Rankin		IRI	

**KEZW-AM 1430  
KOSI 101.1 FM HD2**

**3<sup>rd</sup> QUARTER 2013**

**BREAKFAST CLUB INTERVIEWS**

# KEZW Public Affairs Programming

**Program:** KEZW Morning Show: The Breakfast Club

**Month:** July 2013

<b>Date:</b>	<b>Name:</b>	<b>Business:</b>	<b>Topic:</b>
7/1	Sergeant Geoffrey Emschweiler	Net Geo Combat Series	
7/2	Mary Rogers	Minoru Yasui Honoree	June
7/3	Adriana Carmona	BBB	Weekly Update
7/9	George Peck	Banks in Harmony	Summer Concert Series
7/10	Adriana Carmona	BBB	Weekly Update
7/17	Megan Miller	BBB	Weekly Update
7/22	Jim Reiners	Evergreen Jazz Festival	Upcoming Event
	Amy Herting	Skyline Chorus	Performance
7/23	John Henderson	Active Minds	Upcoming Event
	Kristen Reming	VOA	Volunteer Spotlight
7/24	Adriana Carmona	BBB	Weekly Update
	Charlotte Reed	Pet Expert	Summer Tips for Dogs
7/25	Mike Yaggie & Kristopher Kenton	CO Freedom Memorial	
	Craig Jackie & Mr. Burrell	Former Marines	
	Charles E. Kammere Sr.	War Veteran	Vietnam War
7/26	Representative	Colorado State Veterans Home Resource Fair	

# KEZW Public Affairs Programming

**Program:** KEZW Morning Show: The Breakfast Club

**Month:** August 2013

<b>Date:</b>	<b>Name:</b>	<b>Business:</b>	<b>Topic:</b>
8/6	Gerry Lemmons	Moonlight Dome Train Excursion	
8/7	Megan Miller	BBB	Weekly Update
8/9	Amy Herting	Skyline Chorus	Upcoming Event
8/12	Mike Nielson	Nielson Wealth Management	EZ Guide
8/13	Dennis Farrah	Farrah Tax Advisory Group	EZ Guide
8/14	Charlotte Reed	Pet Expert Summer	Traveling with Pets
	Megan Miller	BBB	Weekly Update
	Representative	Extreme Handyman	EZ Guide
8/15	Janna Schaefer	Gold Star Mother's Day	Update
8/20	Representative	Bath Planet	EZ Guide
	Dennis Farrah	Farrah Tax Advisory Group	EZ Guide
8/21	Representative	Universal Lending	EZ Guide
	Megan Miller	BBB	Weekly Update
8/22	Kay Howard	Englewood High School Military Monument	
	Representative	Extreme Handyman	EZ Guide
8/23	Danielle L. Walker	Author	Against all Grain

# KEZW Public Affairs Programming

**Program:** KEZW Morning Show: The Breakfast Club

**Month:** September 2013

<b>Date:</b>	<b>Name:</b>	<b>Business:</b>	<b>Topic:</b>
<b>9/4</b>	<b>Representative</b>	<b>Georgetown Loop</b>	<b>EZ Guide</b>
	<b>Megan Miller</b>	<b>BBB</b>	<b>Weekly Update</b>
<b>9/5</b>	<b>Representative</b>	<b>Massage Therapy</b>	<b>EZ Guide</b>
	<b>Stacey Candella</b>	<b>Freedom Service Jobs</b>	<b>Upcoming Event</b>
	<b>Shane Schmutz,</b>	<b>Veterans Passport to Hope 2<sup>nd</sup> Annual Gala</b>	
<b>9/6</b>	<b>Representative</b>	<b>Inn @ Greenwood</b>	<b>EZ Guide</b>
<b>9/11</b>	<b>Representative</b>	<b>Allure Travel</b>	<b>EZ Guide</b>
	<b>Megan Herrera</b>	<b>BBB</b>	<b>Weekly Update</b>
<b>9/13</b>	<b>Representative</b>	<b>All Denture</b>	<b>EZ Guide</b>
<b>9/16</b>	<b>Representative</b>	<b>Pasterkamp</b>	<b>EZ Guide</b>
<b>9/17</b>	<b>Representative</b>	<b>Farrah Tax</b>	<b>EZ Guide</b>
<b>9/18</b>	<b>Representative</b>	<b>5280 Dental</b>	<b>EZ Guide</b>
	<b>Megan Herrera</b>	<b>BBB</b>	<b>Weekly Update</b>
<b>9/19</b>	<b>J.A. Jance</b>	<b>Author</b>	<b>Second Watch</b>
<b>9/20</b>	<b>Diane Rousseau</b>	<b>High Country Chorus</b>	<b>Live Performance</b>
<b>9/23</b>	<b>Nate Jackson</b>	<b>Author</b>	<b>Slow Getting Up</b>

KEZW-AM 1430  
KOSI 101.1 FM HD2

3<sup>rd</sup> QUARTER 2013

LETTERS FROM PUBLIC

**XFINITY Connect**

rc1430@comcast.net

± Font Size ±

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**Hello Rick!**

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**From :** Diane Kandt <DKandt@fairmountcemetery.net>

Wed, Jul 31, 2013 10:23 AM

**Subject :** Hello Rick!**To :** Rick Crandall <rc1430@comcast.net>

Just an announcement...

FREE concert in honor of Colorado Day...Join us for a concert of The John Phillip Sousa Band in front of Fairmount Mausoleum at 6 pm on Friday August 2<sup>nd</sup>. Bring a blanket, picnic, lawn chairs and come and celebrate! Concert will take place rain or shine...if rain (which it has in the past) it will be held in the Main Mortuary Chapel. Come early and join the Heritage Foundation for a mini history tour at the Ivy Chapel at 5 pm. Any questions call 303/399-0692.

Have a wonderful day!!!

Diane

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# Marine Corps Scholarship Foundation

*Honoring Marines by Educating Their Children™*

Colorado Chapter • P.O. Box 252, Sedalia, CO 80135

August 8, 2013

Mr. Rick Crandall  
KEZW Radio  
4700 So. Syracuse Street, Suite 1050  
Denver, CO 80237

Dear Rick,

Once again you have hit a home run in terms of entertaining people and helping keep all of us on track. And, oh by the way, you also kept us paying attention and eager to hear what was coming next. Your unique and engaging style makes each of us feel as if we are sitting around a campfire, listening to an old timer spin a few yarns.

I know that you have received letters like this for years, and that they all must sound pretty similar, but that is mere testimony to the enduring quality of what you give us. Your personal desire to "be a fellow who people are comfortable with and who leaves the world a little bit better" could not be better illustrated. From your sincere and welcome introduction of Jim Blaine to your brief description of your career moments at Normandy and on the U.S.S. Missouri, your ability to engage with the military is a very special thing. And somehow you nudge us to also try to leave our world a little bit better, too.

Of course, your singular efforts on the Colorado Freedom Memorial are without peer as an acknowledgement of the debt that we all owe to our Colorado veterans.

Thank you so much for all that you do and for being with us at the 11<sup>th</sup> annual Golf Classic for the Marine Corps Scholarship Foundation at Inverness this week. We look forward to being in your company for many years to come and to sharing in your experiences both on the air and in person.

Semper Fidelis,

Michael R. Boian  
Chairman  
Marine Corps Scholarship Foundation, Colorado Chapter