

National Media

Acknowledgments

- CBS “60 Minutes”
- The New York Times Magazine
- CBS “The Early Show”
- Fox News “Your World with Neil Cavuto”
- “The Oprah Winfrey Show”
- CNBC “The Wall Street Journal Report”
- Time magazine
- Inside Radio
- Talkers Magazine
- Radio & Records
- NBC “The Today Show”
- TBS “Movie and a Makeover”
- “The Tavis Smiley Show”
- NPR “This American Life”
- FoxNews “Dayside”
- NPR “Talk of the Nation”
- “Focus on the Family”
- “700 Club”
- Good Housekeeping
- FoxNews “Cashin’ In”
- Quick & Simple
- US News & World Report
- People Magazine
- Woman’s World
- New Man Magazine
- Worldnet Daily
- Guideposts
- Glamour Magazine

Best Sellers

Lists

The New York Times

- The Total Money Makeover* by Dave Ramsey
- More Than Enough* by Dave Ramsey
- Financial Peace* by Dave Ramsey
- Financial Peace Planner* by Dave Ramsey

BUSINESS WEEK

- The Total Money Makeover*
- More Than Enough*
- Financial Peace*
- Financial Peace Planner*

ENTREPRENEUR

- Financial Peace*

PUBLISHERS’ WEEKLY

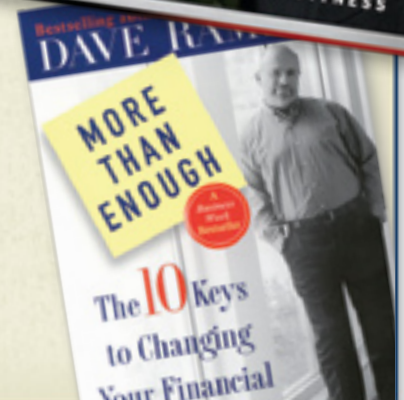
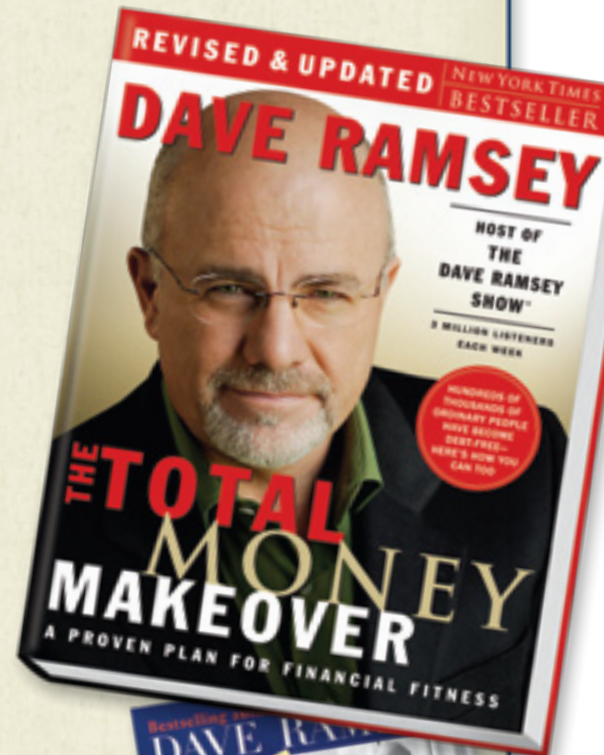
- The Total Money Makeover*

THE WALL STREET JOURNAL

- Financial Peace*

USA TODAY

- The Total Money Makeover*
- Financial Peace*
- Financial Peace Planner*



StarGuide

Satellite Feed Information

StarGuide III - Satellite AMC-8 (GE-8)

Location: 139 degrees West Longitude (Vertical Polarization)

LNB - Low Noise Block on antenna / PLL - Phase Lock Loop

ABC Satellite Services Channels

Provider ID (1) - ABC NY (1)

Service (ID) - DGNNET/RAMSEY (25)

OUT - Right Channel - Lampo Group / Dave Ramsey

The StarGuide channel code for DGNNET/RAMSEY is (25). This is only necessary for those who use satellite controllers like the Broadcast Tools DNC20.

LIVE Feed: 2 PM to 5 PM EST / 11 AM to 2 PM PST

Re-feed Schedule: 24 Hours

Options for Show Cues:

1. Timer:

You can set your breaks on a timer, they are hard breaks

2. Tones:

Hour start tone: 35 Hz

Local Break tone: 25 Hz

3. Relay Cards:

Hour Start Relay: T-04

Break Relay: T-05

4. Digital IF relays; on the DB-15 Audio Card:

Hour Start: Relay 1 - Pins 3 and 11

Local Breaks: Relay 3 - Pins 5 and 13

NEED ASSISTANCE:

ABC in NY: (212) 456-5000

Technical assistance at The Dave Ramsey Show: (877) 410-DAVE, ext. 5503

Affiliate relations: (877) 410-DAVE ext. 5505

If you need technical assistance to configure your StarGuide receiver, call ABC affiliate services at (212) 456-5000 and choose option 4 to contact a technician. You will then receive instructions to get your receiver "Permissioned" to take the Dave Ramsey Show.





About The **Dave Ramsey Show**

The Dave Ramsey Show is about Life, Love & Relationships and how they happen to revolve around money. You see, this show is about life, and life happens everyday on the radio. It's not shock talk, but sometimes life is shocking. Want to know what stock to invest in? Don't call us. Want to know how to stop fighting with your spouse? How to teach your kids about money? Have you just lost your job? Are you scared? Give us a call. We want to talk to you.

*It's The Dave Ramsey Show.
It is real. It is honest.
It is more than just GREAT TALK RADIO!*

Recent Topics:

- My husband takes out life insurance policies behind my back, should I be scared?
- I was a guy \$300,000 in debt. A man propositioned me for sex one night and I was so desperate I actually considered it...
- We are \$40,000 in debt, my husband recently used his \$11,000 bonus check to buy a Harley Davidson motorcycle...
- We owe \$16,000 in taxes to the IRS that we can't pay because my wife has a cocaine problem...
- Two years ago, my very young daughter accused me of molesting her. I've spent every penny I have trying to fight this in court...
- I bought an \$8,000 monkey...
- My husband gambles his paycheck away, is divorce the answer?
- I'm opening a small business with my brother, is that a good idea?



MoreApplause

Categorically, our advertisers run the gamut with Dave. Everything from restaurants to car dealers to foundation repair to anything. It's not based on finances at all. Dave is just bringing a great new audience to this radio station, and that's what we're selling.

- Bob Brown, Sales Manager
KTSA, San Antonio

The Dave Ramsey Affiliate team has been nothing short of exceptional in their communication, service and follow-through with our sales staff. Their commitment to our station's success is genuine-and it's much to their credit that we generated over \$150,000 in new revenue tied directly to Dave's show in his first 3 weeks on the air!

- Richard Frish, General Sales Manager,
KLIF, Dallas



The Dave Ramsey Show brings something completely different and refreshing to the line-up at WABC. It has more mass appeal than most financially-related shows, relates to everyone and everyday life... positive and encouraging, and very 'real'.

- Joe O'Loughlin,
ABC Radio Networks, New York

The Dave Ramsey Show is the hottest thing on our AM. If we have any lack of avail time, it's always with Dave. It's about understanding what The Dave Ramsey Show is all about...once you do, there's a huge list of potential advertisers out there!

- Mitch Smith, Sales Manager,
WGBF, Evansville

Personally, I start listening to Dave Ramsey, and I can't get out of the car. He's very compelling. I find Dave's brand of talk radio completely and totally unique. I predict him to be even more of a major superstar in the next three to four years.

- Reid Reker, Vice President & GM,
KTSA, San Antonio

In my 18 years as a broadcaster, the Dave Ramsey Show is the most consistent radio show that I have ever seen. Dave's show has consistently beaten Rush Limbaugh. It's a ratings winner for WTN and a revenue winner for us as well.

- Michael Dickey, Vice President,
Cumulus Media

No other show has a Local Sales liaison that provides support to our sales team! The Dave Ramsey Show has been the cornerstone for growing our station...

- Paul Morgan, Local Sales Manager,
KEBC & KTOK, Oklahoma City

This show continues to be a top performer and a consistent stream of revenue.

- Phil Tower, Operations Manager
WOOD & WGTK, Grand Rapids

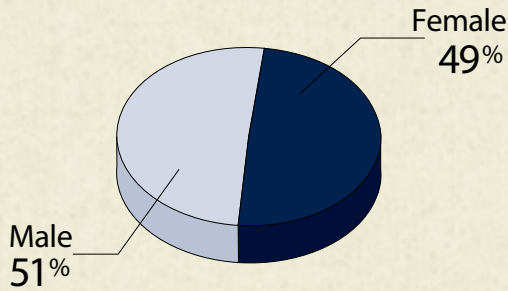
The Dave Ramsey Show is a proven money maker commanding the highest rates on the station with near sell-out scenarios during good and slower economic conditions.

- Alexis Ramsey, Local Sales Manager
Supertalk Mississippi WFMN-FM

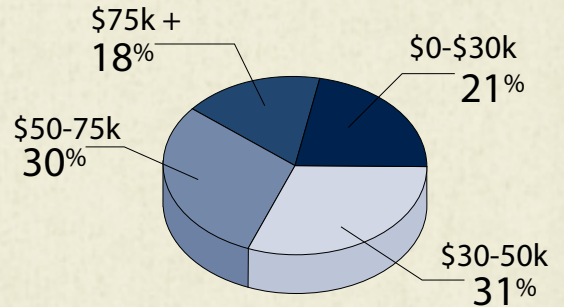


Listener Demographics

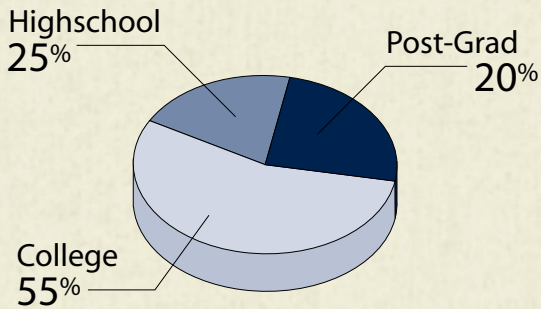
Gender



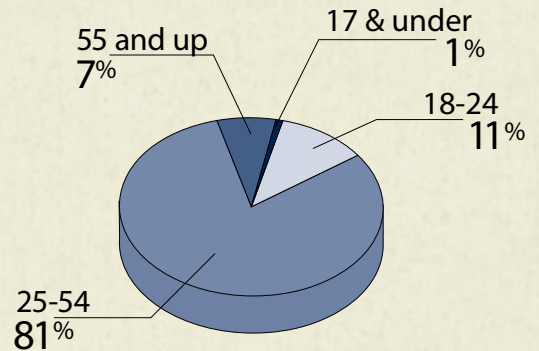
Household Income



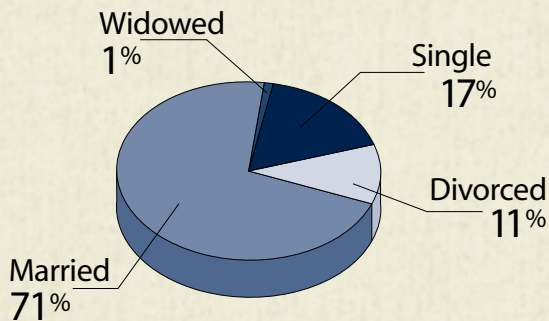
Education Level



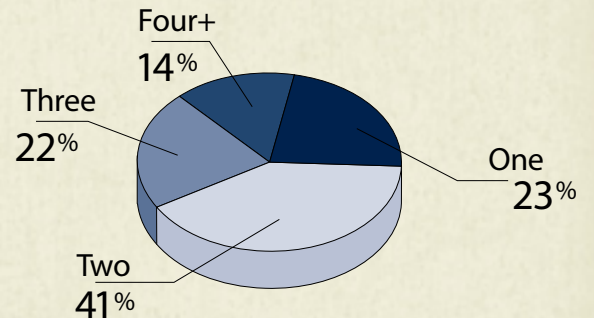
Age



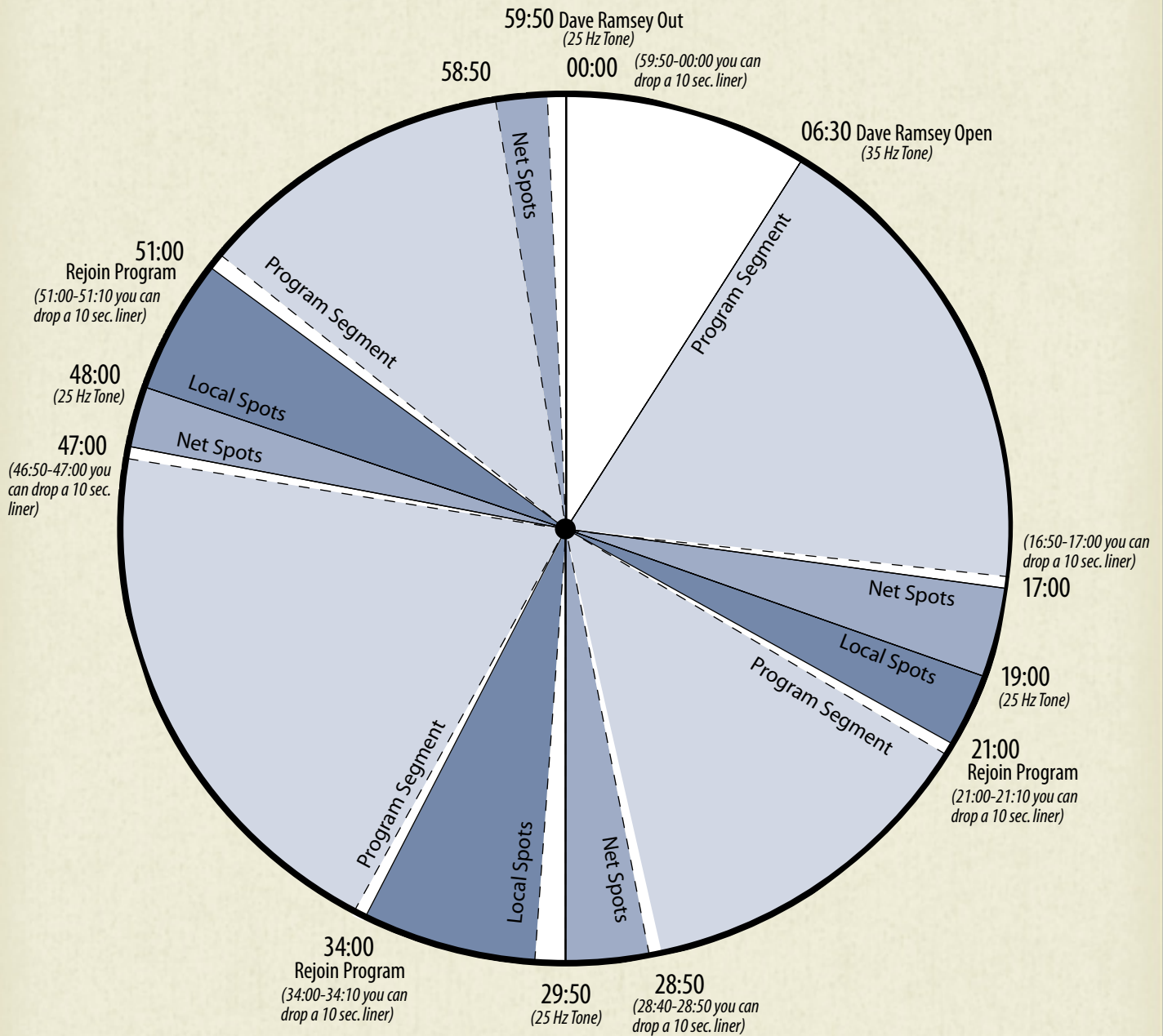
Marital Status



Number of Children



ProgrammingClock



StarGuide III Ready

StarGuide Channel: DGNNET/RAMSEY
Service: Satellite AMC-8(GE8)

Tones for Automated Stations

25 Hz into break/end of show,
35 Hz start of show

Refeeds Available

24 hours a day, 7 days a week

Transponder Problems:

ABC Affiliate Technical Operations (212) 456-5000

Technical Problems:

Matt Aaron (877) 410-DAVE, ext. 113

Affiliate Questions or Comments:

(877) 410-DAVE, ext. 5505



BROADCASTING AGREEMENT

Thank you for deciding to include The Dave Ramsey Show as part of your station lineup. Are you looking for a big, detailed contract? They are a pain and quite frankly, we don't feel like dealing with them. Below you will find a few points that will guide our relationship. Please initial each one and return the contract via fax to 615-372-0573 (confidentiality assured).

1. _____ You like us and we like you and therefore are agreeing to work together. You are going to start airing the program on station
Initial _____ on _____ from _____
(Call Letters and Frequency) (Start date) (Time slot)

And agree to air it in that time slot and that time slot only for the duration of the contract. It is non-cancelable for the first 120 days. Should you decide the program needs to be moved or your station needs to become German History Hot Talk or any other format, or you need to drop the show for any reason, then you will need to give us a 90 day written notice. This notice is for the program, not the spots, not the promos, but the whole **PROGRAM**. No, you just can't run our spots.

2. _____ You will need to air the program in the slot and for the length of time that we've agreed on. (See #1) From start to finish. The Dave Ramsey Show airs 5 minutes of network spots and you, as an affiliate; will have 15:30 minutes of time for local spots, traffic news, weather, etc.

3. _____ Now that you have decided to carry The Dave Ramsey Show we will not be available for another station in your market. Don't know why we have to state that we are not interested in cutting our legs out from under ourselves, but I guess this market exclusivity thing is a big deal.

4. _____ If we have a satellite problem (and we haven't had anything significant in 5 years of broadcasting) and the program drops off the air; that will not be grounds to drop The Dave Ramsey Show. Likewise, if you run into some problems and let us know about it, we are not going to drop you. It's called building a RELATIONSHIP.

5. _____ Let's try this. The Dave Ramsey Show should be carried LIVE. We think it is a mistake if it is not aired live. However, we understand that some stations are not able to make this happen. For now that is acceptable. All we want you to do is let us know that after we start winning for your station, that you will consider us for a live slot. You are not guaranteeing us this slot, you are not promising this slot, you are simply letting us know that you will consider it. Come on, is that too much to ask? We should be live anyway.

6. _____ If you need to notify us about a change to this agreement. Please do it in writing so we can keep it on file.

7. _____ Just for the fun of it our attorney thought we should throw in some legal speak. So here it is:

NEITHER PARTY SHALL BE LIABLE TO THE OTHER PARTY FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES OF ANY NATURE ARISING OUT OF OR RELATED TO THIS AGREEMENT OR THE TRANSACTIONS CONTEMEPLATED HEREIN OR ANY LOST PROFITS, WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT INCLUDING THE BREACH OF THIS AGREEMENT OR ANY TERMINATION OF THIS AGREEMENT, TORT (INCLUDING NEGLIGENCE OR STRICT LIABILITY), OR OTHERWISE, EVEN IF SUCH LOSS WAS FORESEEABLE OR THE PARTIES ARE AWARE OF THE POSSIBILITY OF ANY SUCH LOSS OR DAMAGE.

Does that give you any idea why we are doing away with a "traditional" contract? That is what you call painful! Well, that's it. We both do what we say we are going to do and we will have a great relationship. **TRUST**. . .What a novel concept.

Accepted by Station: _____
(Call letters) (Signature)

(Print Name) (Title) (Date)

Approved by
The Lampo Group, Inc.: _____
(Signature)

Bill Hampton Vice President _____
(Title) (Date)