



Generic Contest Rules As Of: April 28, 2005

These are the rules governing all contests aired on PRAISE 940 and on the PRAISE940.com website. In the following rules, "PRAISE 940" means Saga Communications of Iowa, which owns PRAISE 940 radio:

1. No purchase is necessary to enter any PRAISE 940 contest.
2. Some PRAISE 940 contests will have specific rules that may amend these eligibility values, and these rules will be aired on PRAISE 940 during said contest. Only one winner per household is permitted per contest. Any prize awarded to an ineligible listener will be deemed null and void, and an alternate eligible winner may be named.
3. Anytime you call the PRAISE 940 studios you assume that your call will be broadcast or recorded and you grant us permission to broadcast the call or record it for later broadcast.
4. As a winner of a PRAISE 940 contest your voice, name and/or picture may be used for promotional, broadcast, or Internet purposes.
5. Prizes awarded are not redeemable for cash. No prize is transferable. No substitution for a prize will be made at the request of winner. PRAISE 940 reserves the right to substitute a prize of similar value.
6. All winners of all contests are responsible for all taxes on prize awarded. All winners of a prize valued at \$600 or more will be required to complete the appropriate tax forms at the PRAISE 940 studios prior to claiming prize. All winners will be sent a 1099 MISC federal tax form if in one calendar year the prize value of all prizes won exceeds \$600.
7. In the event the winner is subject to or the subject of any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (i.e. garnishment, child support order, judgment, lien, and the like), PRAISE 940 delivery of the prize to the official representative of the governmental entity claiming a right to the prize shall be thus deemed as PRAISE 940 awarding the prize to the winner. PRAISE 940 shall be entitled to rely in good faith, upon any documents presented by the representative seeking to collect the prize in lieu of the winner. PRAISE 940 shall not be liable for any claim by any winner for damages incidental thereto.
8. All PRAISE 940 contests are open to all eligible Iowa residents 18 or over (unless otherwise specified). Contestants must possess a valid form of identification bearing the picture of the contestant acceptable to PRAISE 940 that will be presented to PRAISE 940 and accepted before the prize is awarded.
9. Winners will be expected to claim prize at the PRAISE 940 studios, 1416 Locust St., Des Moines, IA between 8am - 5pm, Monday through Friday (excluding holidays) within 30 days

of being notified that they are winners, unless there is an expiration date on prize which will be specifically stated.

10. PRAISE 940, Saga Communications of Iowa, it's parent corporation, Saga Communications, Inc, their advertising agencies, affiliates, contest sponsors, employees, and immediate families of each, and principals and employees of all media of mass communication within a one hundred mile radius of the PRAISE 940 main studio are not eligible to win any contest.
11. Employees of PRAISE 940 and Des Moines Radio Group, and its ultimate parent company, Saga Communications, Inc., their advertising agencies, affiliates, contest sponsors, employees and immediate families of each, and employees of all media of mass communication within a one hundred mile radius of the PRAISE 940 main studio are not eligible to win any contest. Immediate family includes the spouse, great-grandparents, grandparents, parents, brothers, sisters, children, grandchildren, and great-grandchildren of the employee and his/her spouse. This also includes individuals for whom the employee is current legal guardian.
12. All federal, state, and local laws and regulations apply. Contest is void were prohibited.
13. PRAISE 940 reserves the right to disqualify any winner if any contest rules are violated in any way.
14. PRAISE 940, Saga Communications of Iowa, it's parent corporation, Saga Communications, Inc, assumes no liability for situations, repairs, or incidents arising from any aspect of any prize awarded in any contest. PRAISE 940, Saga Communications of Iowa, it's parent corporation, Saga Communications, Inc, their advertising agencies, affiliates, contest sponsors, employees, and immediate families of each absolve themselves and shall be held harmless from any action or liability arising from any contest or prize awarded in any contest.
15. As a licensee of the FCC and a trustee of the public airwaves, PRAISE 940 reserves the right to interrupt and/or discontinue any contest or promotion (and not award the offered prize) at the discretion of PRAISE 940 management if world events, the national mood, or public safety so warrant.
16. PRAISE 940 reserves the right to amend the rules to any contest at any time. Decisions of PRAISE 940 management are always final.
17. For any contest requiring phone entry you must use only the following number unless otherwise specified: (515) 282-6940. The person operating the telephone at PRAISE 940 has the final decision as to who is the winning caller.
18. PRAISE 940 shall have no responsibility for failure to win or claim any prize based on difficulties with telephone, facsimile, email, or Internet difficulties, or any circumstances in any contest.
19. The following are specifically related to E-contests and E-Mail Club promotions on PRAISE940.com:
 - a. All appropriate information in required fields must be filled out or you will be disqualified.

- b. To win a prize you must reside within the listening area of PRAISE 940, as defined at the exclusive discretion of PRAISE 940 management.
 - c. Any problems with the Internet or email are not PRAISE 940's responsibility.
20. A copy of these rules are available during business hours at the PRAISE 940, 1416 Locust St, Des Moines, Iowa.