



**August 2020 Newsletter**

Newsletter Editor: Sandi Rhynard

August Proofreader: Linda Smith

**No Zoom/Meeting in August**

We look forward to seeing those who are able to join in at the FunRun!

## The Show (ponies) Must Run On!



Littleton \* Arvada \* Longmont \* Estes Park \* Black Hawk

**Saturday, August 8, 8 a.m., Phil Long Ford**

**Reservations now closed, see RSVP list below.**

**Meet-Up: 8 a.m. Phil Long Ford Parking Lot**

For the purposes of safety and required by Phil Long, if you plan to exit your vehicle, please make sure you are wearing a mask. Breakfast will be provided by Phil Long - Full driving directions will be provided at check-in.

**Cost: \$20 per person\*\* (Check or exact cash, please!)**

\*\*We won't have change, please plan accordingly!!!

Includes breakfast - snack - boxed lunch in Estes Park, prizes and activities. If you'd like a beverage other than water at lunch, please plan accordingly.

**Don't forget your chairs!**

**Ice Cream Social in the afternoon sponsored by Colorado Off Road.**

The day will wrap up around 4 p.m.

**THANK YOU SPONSORS!**

Phil Long Ford

Colorado Off Road

Chrome Insurance

Reese Agency

**RSVP LIST:**

LAST NAME	FIRST NAME		LUNCH	CARS
ADAMS	HOWARD		2	1
BALDWIN	PATRICK	GUEST	2	1
BREWER	JERRY		1	1
BURKE	DAN	RACHEL	2	1
CAPPLEMAN	JENNA		1	1
CHILDRESS	MICHELLE/SHELBY	CHRIS/CODY	4	2
COOP	LARY		1	1
COOP	GARY	MO	2	1
COSPER	JIM	TAMMY		
DIETZ	JOE	MARY	2	1
DURBIN	GERI	JANET	2	1
FOX	RON	ANN	2	1
GLEASON	MIKE		1	1
GOMEZ	MARK	CATHI	2	1
HORNBECK	JACK	JANICE	2	1
JONES	JERRY	WENDY	2	1
KATZ	STEVE	MITZI	2	1
KENSHALO	LEE	BARB	2	1
LILLIBRIDGE	TERRY	EVA	2	1
MAZZUCCA	SAM	COLLEEN	2	1
MORRIS	DANNY	MICHELLE	2	1
MARTINEZ	RICH		1	1
OGARD	ROB	JAN	2	1
PENBERTHY	GERRY	BOBBY	2	1
REECE	ROB	MARCI	2	1
RHYNARD	MIKE	SANDI	2	1
RHYNARD SR	MIKE	LOMA	2	1
SCHNEIDAR	TIM	KERRI	2	1
SMITH	KEN	LINDA	2	1
STRANGE	ROBERT	JEANIE	2	1
THOMAS	MIKE	NADINE	2	1
THORNTON	WES		1	1
VANDERHOEVEN	ROB	DIANE	2	1
WENNEN	MIKE	MARY	2	1
TOTAL			62	34

## Hands of the Carpenter

[Hands of the Carpenter](#) makes a difference throughout the year! Please consider joining the DMC for our next volunteer day on September 26th. No experience necessary -- just a willingness to get your hands dirty!

We work in teams, starting at 7:45 a.m.

Hands of the Carpenter

16097 S. Golden Road, Golden, CO.

**Here are the dates for 2020. Please update your calendar accordingly, and contact [Mark Gomez](#) to sign-up.**

September 26 \* October 24

**NOTE:** Due to C-19, Hands of Carpenter is pending!. Please watch your email and Facebook for updates regarding the September date.

## Safety Tip for July



Fully understanding your insurance options can help you be as choosy about them as you are about your wheels! For most of us, choosing the right car means tons of research, multiple test-drives and plenty of shopping around. You may think that all of your decision-making is done once you've got the keys in your hand, but you've still got another big decision to make: buying the right type of auto insurance.

Many people take the easy (and cheap) way out by simply choosing the lowest price available. However, that decision could end up costing more than you expected in the long run. To protect yourself (and your car), make sure that you get insurance coverage that matches who you are and how you drive.

### **How sweet is your ride?**

If you've inherited your parents' beat-up minivan, quality insurance may not be your top priority, but it's still important to protect yourself with liability insurance in the event that you accidentally hit something or someone.

If you're protective of your new car and want to keep it pristine, you may want to spring for comprehensive insurance. As its name suggests, a comprehensive policy basically covers all losses that aren't covered under collision coverage, even the unexpected, like vandalism or weather events. That could really come in handy if you live in the city and park on the street.

## **Do you have assets?**

Even a minor car accident can turn into a major hassle. Throw in serious car damage or a physical injury and that hassle can become a financial nightmare. Depending on circumstances and the local laws, you could be personally responsible for repair and medical costs. Those bills and car repairs can end up costing well above your state's minimum liability amount. And if you don't have that kind of cash, other assets like your house or your savings could be at risk in a lawsuit.

While your state will set the minimum liability coverage you're required to purchase, sometimes that coverage may not be enough. It's often worth paying the extra premium (beyond state minimum coverage) to help ensure you have the proper coverage based on your own personal circumstances. If you're not sure how much to get, find a good insurance agent to help you figure out the best balance between cost and coverage. They may also suggest umbrella coverage, which helps protect your assets in the event of a lawsuit.

## **Usage-based insurance** (*Telematics*)

Recently, some insurers have offered discounted insurance policies for drivers who enroll in telematics programs that track driving behavior and use that information to help promote a greater awareness of safe driving practices. This information also helps your insurance company make additional adjustments to your premiums based on how much and how safely you drive. While this may not be the best idea if you view stop signs as optional, it could save you some money if you're a particularly careful driver. Or maybe the promise of a lower rate could be the motivation you need to overhaul your driving habits and become more cautious on the road.

## **Rideshare insurance**

If your car is also part of your side gig, rideshare insurance can be a lifesaver. Many drivers who sign on with companies like Uber or Lyft assume that those companies have insurance to cover them. But in most cases, the company's full coverage only kicks in once you're headed to pick up passengers or have a passenger in the car.

If you're just logged into the app, waiting for a ride request, you may feel like you're on the job. But if anything happens, the rideshare company's insurance may not cover it. If you start driving for a rideshare program, it's best practice to notify your insurance company immediately. Your

insurance agent can inform you of your options and help you understand the overall impact to your premiums. Rideshare insurance is competitively priced, and it'll help keep you covered if you get into an accident while you're on the job.

### **Little extras that can save a big headache**

If you don't want the extra anxiety and hassle that pops up when unexpected issues arise, look into additional small benefits you can add to your insurance. A little extra preparation could save frustration (and money) down the line.

For example, you might consider:

- *Roadside assistance.* If you break down, you won't have the extra hassle of having to locate-and pay for-a towing company to get you to a garage.
- Rental car reimbursement. If your car is in the shop, your insurer will pay for a rental. If being without wheels is not an option, this option can save frustration and expense.
- *Full glass coverage:* Minimum policies usually don't cover chips or cracks. With full glass coverage, you get your windshield repaired or replaced without opening your wallet.

*Special thanks to Safety Contributor:*

**Marci Reece, ChFC®, CLU®, RICP®**

**Reece Agency - State Farm Insurance & Financial Services**

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## Member News from Tammy Cospers

### Current 2020 Membership

**71 paid Member Families**

**50 Members/Guests present @ July Picnic**

### Happy August Birthdays!

8/1 Jeannie Strange  
8/1 Gena Betzer  
8/2 Eva Lillibridge  
8/2 Karen Olson  
8/5 Jerry Penberthy  
8/5 Wendy McCauley  
8/10 Terry Palko  
8/15 Mary Wennen  
8/18 Mary Dietz  
8/19 Dan Burke  
8/24 Lita Medina  
8/27 John Marsico  
8/31 Mark Gomez  
8/31 Janet Durbin

### Bandimere Club Clash

DMC 5 man team currently in 6th place.

DMC team is currently 8th in points.

Great job, team!!!!

**In Memory of Cathi Gomez's Mom - Bonnie**

# *Brunhilde "Bonnie" Wilhelmina Moersch-Ridley*

MAY 10, 1928 - JULY 1, 2020



Last month, our dear DMC sister, Cathi Gomez, lost her mother. The photo above and obituary below offers us insights into where Cathi might have inherited her sweet smile, spunky nature, love of books and knack for entertaining.

Bonnie was born in 1928 in West Berlin, Germany. She attended university in Heidelberg. She married Kurt Moersch, moved to Canada and had one daughter (Caroline) and then moved to Colorado where she had two additional daughters (Cathleen and Christine). After Kurt was tragically killed in an automobile accident she raised the three young girls on her own. She later married Lewis Ridley.

She is preceded in death by her first and second husbands and her first-born daughter.

She was a beloved daughter, wife, mother, mother-in-law and grandmother.

She was a business owner, bookkeeper, local model, and "Life Master" contract bridge player. She enjoyed traveling abroad and locally, dancing, Big Band music, playing board games and doing puzzles, watching old movies and being with family and friends. She also enjoyed cooking her favorite German dishes and downing a good German beer on occasion.

The DMC family sends a warm embrace to Cathi and her family during this time of loss.

## **Stay Connected with WhatsApp!**

Another virtual way we are keeping in touch is via the DMC WhatsApp chat. We've used this previously for FunRun communications regarding:

- Updates

- Good news (we'll take all we can get right now!)
- Public Service Announcements (speed traps, etc.)
- Meetup Details
- Fun memes and jokes
- and more!

If you aren't already signed up, please contact Rachel Burke and she'll show you the ropes. **Text Rachel at 720.335.7193 to learn more!**

## DMC Caring Connection

The Mustang may bring us together, but friendship keeps us connected. DMC would like to send caring thoughts to those who are going through a difficult time, including:

David Jorgensen  
Bill Anderson  
Rachel Burke  
Lance Marbut  
Casper Family  
Kathy Noeller  
Ron Fox  
Pete Peterson

and all those impacted, in any way, by COVID-19

Take extra care of yourselves and each other. We will get through this crisis together!

If you have a friend on this list that you haven't spoken to in a while, now is a great time to reach out and share some sunshine.

If you are feeling under the weather or going through a difficult time, we'd love to add you to our Caring Connection list. And, sincere apologies if we've missed anyone. Please send details to [denvermustangclub@gmail.com](mailto:denvermustangclub@gmail.com) for inclusion next month.

## Calendar

**Mark your calendars for the upcoming events:**

**NOTE:** We are taking each day as it comes.

EVENTS SUBJECT TO CANCELLATION. PLEASE FOLLOW YOUR COUNTY GUIDELINES REGARDING C19. MAKE THE SAFEST DECISION FOR YOURSELF AND YOUR FAMILY.

## **August**

8: One-Day FunRun 2020 - (RSVP now closed)

20-24: DMC Camping Trip, Winding River Resort, Grand Lake (Rob Reece)

**\*\*No Hands of the Carpenter in August**

28: Club Clash at Bandimere (3-midnight)

## **September**

4: DMC Monthly Meeting

19: Bad Does Good Children's Hospital Car Show

25: Club Clash at Bandimere, 3-midnight

26: Hands of the Carpenter - Mark Gomez

## **October**

3: Club Clash Top Performer, Bandimere

4: Brunch, Fall Colors (Jerry Jones/Mark Gomez)

**NO PHIL LONG MEETING IN OCTOBER**

24: Hands of the Carpenter - Mark Gomez

## **November**

6: DMC Monthly Meeting - Phil Long Ford, 7 p.m.

14: 9 Cares and Breakfast - Jerry Jones

**\*\*No Hands of the Carpenter in November**

**December \*\*NO CLUB MTG - Just holiday party!**

5: Christmas Party at Arrowhead, 4-9 p.m.

**\*\*No Hands of the Carpenter in December**

25: Christmas at the Park for Homeless 9:30-1 p.m. – Sandi

**Your 2020 Board of Directors**



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Vice President - Linda Smith  
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**Support Member Businesses**

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303-972-8579, [tcosper.avonrepresentative.com](mailto:tcosper.avonrepresentative.com)

**Colorado Auto Spa, Bill Anderson**

720-333-3578, [info@coloradoautospa.com](mailto:info@coloradoautospa.com)

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

**Colorado Off Road, Jerry Jones**

303-761-1264, [cor4x4@qwestoffice.net](mailto:cor4x4@qwestoffice.net)

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

**Colorado Realty Pros**

Rachel Burke, 720-335-7193

**Corporate or Social Event Planning**

Sandi Rhynard, 720-440-3629

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**R-Good's Restoration & Fabrication**

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Thanks for reading!

Denver Mustang Club, P.O. Box 621386, Littleton, CO 80162