



March 2006



*We seek to provide a sense of security from financial hardship and enhance the quality of life for breast cancer patients in treatment.*

## Rocky Mountain Cancer Centers Foundation

Rocky Mountain Cancer Centers Foundation raises and distributes funds to improve the quality of life for patients with cancer. The Foundation provides emergency financial assistance to pay for basic needs such as housing, food, utilities, transportation and other non-medical living expenses. This aid is available to any Colorado patient with any type of cancer. However, applicants must meet eligibility requirements and applications must be submitted by a social worker or a health care professional. It is also important to note that applications are due by the end of business on the 5th of the month.

For RMCCF applications, guidelines and instructions please call 303.930.7822, write to 209 E. Iowa Ave., Berthoud CO 80153, or email [rmccf@earthlink.net](mailto:rmccf@earthlink.net)

Would you prefer to receive the newsletter by email? Let us know at [info@senseofsecurity.org](mailto:info@senseofsecurity.org)

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# BEN KAMENS BIKES COAST TO COAST FOR BREAST CANCER

Ben Kamens is not a professional cyclist. In fact he had never biked distances of more than a few hundred miles. But Ben, a New York resident and recent graduate of Duke University did have a few things going for him. He was healthy and in shape thanks to years spent competing for Duke Men's Crew. Despite being a relative distance cycling novice, Ben embarked on a cross-country



cycling trip to raise money for charity. Ben and friend Greg Sleizach had tossed around the idea of biking coast-to-coast for charity during their freshman year at Duke. At first, many friends of Ben and Greg's agreed to make the trip as well but after four years of college and thoughts of life after graduation looming, the pool of eager participants dwindled down to two - Ben and Greg.

The cycling trip, dubbed "The Pink Ride," took place in the spring/summer of 2005 and began just 3 days after Ben graduated from Duke. Ben and Greg departed on May 18 from Yorktown, VA and headed west through the Appalachian Mountains where they spent 7 days traversing steep ridges, braving fierce winds and cold temperatures. "This was definitely the most

difficult part of the trip," Ben said "Lots of ups and downs - literally!" Through the southern states, the men encountered the most hospitable of citizens who regularly offered them food, places to stay, money and even to do their laundry. Ben and Greg continued west through Breckenridge, Colorado and then headed north to Montana. Ben said that the defining time in the trip was the

2 days spent in Yellowstone National Park where, despite a multitude of summer campers, the men enjoyed breathtaking scenery and frequent wildlife sightings.

Ben and Greg expected the trip to take 76 days, traveling 70 miles per day. The two enjoyed pushing themselves during the trip to see just how far their bodies could take them each day. That, coupled with a bit of friendly competition, allowed them to cover about 100 miles per day, completing the trip in 44 days. All-in-all Ben and Greg traveled 4,248 miles, ending in Astoria, Oregon on the first of July.

The Pink Ride was planned as a Mother's Day gift and in honor of Ben and Greg's mothers, both of whom

see KAMENS, continued on page 5

# THE DIFFERENCE BETWEEN SELF-SUFFICIENCY AND POVERTY IN COLORADO: THE CASE FOR SENSE OF SECURITY

Many working families in Colorado live in sub-standard economic circumstances. According to the Colorado Self-Sufficiency Standard, a single parent with an infant and a preschooler uses more than 50% of the family's budget to pay for housing and child care. This disproportion often forces the family to forego basic needs or make tough choices like paying for child care over groceries or health care over utility bills.

The Federal Poverty Measure (FPM) is the most widely used tool to determine economic distress. However, the FPM is not considered to be the most realistic measurement of what working families must earn in order to meet basic needs. The Self-Sufficiency Standard (SSS) is a far more accurate and realistic measurement of how much it takes to make ends meet in today's economic environment.

The SSS is based on the cost of all basic necessities, rather than just food, which is what the FPM is based upon. It also takes into account the number and ages of children in the family where the FPM considers the number of children but not their ages. Additionally, the SSS is specific to a particular county, while the FPM is the same for any American family despite the county or even state in which they reside. It's

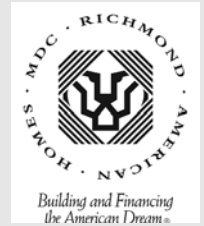
because the SSS factors in a broader range of statistical data that it is considered to be a better representation of the financial picture for families in a particular region.

For example, the 2004 SSS in Denver County showed the income required to meet the basic needs of a family of three is \$44,991, which is more than \$28,000 higher than the FPM indicates (\$16,090) is necessary for the same family to meet basic needs. In contrast, a family of three living in Pueblo County in 2004 required \$33,980 to meet basic needs which is nearly \$18,000 more than the FPM indicates.

The average Sense of Security grantee living in Denver County has an annual net income of \$14,760 - more than \$30,000 less than the Colorado SSS and \$1,330 less than the FPM. This same grantee has \$1,864 in monthly expenses which leaves him or her with a monthly deficit of \$634. Sense of Security's average aid award for a grantee in Denver County has been \$329 per month which increases the applicant's annual income by \$3,954 helping to close the gap and provide some relief in a time of need.

*Information taken from the April 2005 and October 2005 Colorado Fiscal Policy Institute Fact Sheets.*

Special  
Thanks to  
M.D.C.  
Holdings/  
Richmond  
American Homes



MDC Holdings/Richmond American Homes was a Presenting Sponsor at Champagne and Diamonds last October. The company has a long history of supporting unique organizations that are focused on helping people in the communities in which the company builds. The company especially believes in supporting groups based in Colorado, where Richmond American Homes and M.D.C. Holdings, Inc. was founded and is headquartered. Because the mission of Sense of Security is to "enhance the quality of life for breast cancer patients in treatment" and is based here, M.D.C. Holdings felt it was a good fit for their charitable contributions program.

Alison K. Schuller, Director of National Marketing and Communications shared that "we had many employees and guests attend and each one enjoyed the event. In fact, one of our employees won the diamond necklace!"

"We're proud to have been a Presenting Sponsor of the Champagne and Diamonds event for the second consecutive year," said Larry A. Mizel, Chairman and Chief Executive Officer of M.D.C. Holdings, Inc. "Sense of Security is committed to providing comprehensive, sustained financial assistance to Colorado residents in treatment for breast cancer and we appreciate this important service they provide to our community."

Sense of Security likewise is grateful for the support of corporate partners such as M.D.C. Holdings who contribute so much to the community they serve.

Thank you!

## 2006 ANNUAL CALENDAR

### March

Publications: Newsletter and Annual Report  
4 - Multi-Cultural Conference, Denver  
17 - Board of Directors Meeting

### April

18 - Board of Directors Meeting

### May

13 - Day of Caring with Sense of Security  
Financial Resources Area  
15 - 2005 tax return due/financials published  
29 - office closed

### June

20 - Board of Directors Meeting

### July

Publications: Newsletter  
4 - office closed

### August

9, 10 - Colorado Cancer Conference  
15 - Board of Directors meeting  
25 - 27 Third Annual Tennis Tournament

### September

4 - office closed  
11 - Komen Race for the Cure, Colo. Springs

### October

1 - Komen Race for the Cure, Denver  
6 - Champagne and Diamonds  
17 - Board of Directors meeting

### November

Publications: Annual Fund and Newsletter  
5 - Komen A Pink Tie Affair, Denver  
23 - 24 office closed

### December

19 - Board of Directors meeting  
22, 25, 26, 29 - office closed

## CYCLING COAST TO COAST FOR BREAST CANCER

... KAMENS continued from page 1

fought breast cancer. Greg's mom was diagnosed in 1999 and underwent a mastectomy in January 2000. Ben's mom Jenny was diagnosed in May of 1991 and underwent a double mastectomy shortly thereafter. Although she no longer lives in Colorado, Jenny has strong connections to the breast cancer community through close contact with friends and supporters who helped her through the disease. It is through this circle of friends that she learned about Sense of Security and suggested it to Ben as her charity of choice. Ben was happy to say that both mothers are living active lives and are cancer-free to this day!

Ben, Greg and their friends and families raised well over \$5,000 for The Pink Ride. Ben enlisted the help of friends to spread the word and raise funds for the cause. An accomplished software developer, he created a website where people could go to donate funds and learn about the trip. In addition, Ben's mom and step-sister created and sold t-shirts to further Ben's cause. Ben and Greg asked their mother's to choose a breast cancer charity to which they would split and send the proceeds. Greg's mom chose the Susan G. Komen Foundation and Ben's mom, a long-time Colorado resident chose Sense of Security. Ben proudly donated his portion of the proceeds to Sense of Security in honor of his mother, Jenny Wilner.

Because of their wonderful experience, both Ben and Greg want to continue cycling and hope to compete someday. We thank them for all they have done and wish them the best of luck!



### Imperial Court of the Rocky Mountain Empire

has proudly supported  
Sense of Security  
for five years

The Imperial Court is a member of  
the Corporate Giving Club

## SENSE OF SECURITY ENHANCES SERVICES TO SUSTAINED ASSISTANCE PROGRAM APPLICANTS

As Sense of Security heads into its sixth year of helping the Colorado breast cancer community, we are proud to introduce a new service to our grantees. Following the success of FAST, Sense of Security's Financial Assistance Screening Tool, we created an adjunct service called FASTrack that is already proving to be as valuable and popular as its award-winning cousin.

FASTrack was designed to help applicants who do not have the benefit of working with a social worker or patient navigator to help them obtain financial assistance from other organizations. The service is provided directly by the Sense of Security staff to those applicants who need assistance completing application to other financial resource organizations within the state.

Many of our applicants are fortunate to have professionals such as social workers or patient navigators to alleviate the stress of identifying potential funding sources and filling out countless and sometimes complex applications to those targeted financial resource organizations. Although completing applications may seem simple enough, the process is difficult and can take hours if not days to complete. We have found that few applicants can find the time or energy needed to complete such an undertaking especially when trying to juggle treatment, doctors appointments, taking care of family, worrying about bills and most importantly, trying to recover.

Sense of Security's FASTrack service is available to applicants to the Sustained Assistance Program who do not have the help of a social worker or patient navigator. Once these applicants have been identified, a Sense of Security staff member sets up a telephone interview and obtains the necessary financial information needed to complete a number of applications to various organizations for which the applicant is likely qualified. The information is entered into a computerized system and then automatically entered into the appropriate applications. With FASTrack, applications are completed quickly, accurately and neatly and without hours of research and energy spent completing the same type of information again and again.

Once the phone interview concludes, the Sense of Security staff member sends a release

of information form to the applicant to be signed and returned. Once the signed release form is received, the completed applications are sent directly to the applicant so that she can handle the necessary medical verifications and sign each one before forwarding them onto each agency. Certain follow-up questions such as social security number, personal banking information, and the signature are highlighted on each application so all the applicant needs to do upon receipt is fill in the blanks and send each application to the appropriate financial organization. The entire process takes less than 30 minutes and requires very little effort on the part of the applicant.

Organizations included in Sense of Security's FASTrack are: Rocky Mountain Cancer Centers Foundation, Cancer Care, Friends of Man, Project Angel Heart, the Raymond Wentz Foundation, Orchard of Hope and Low-Income Energy Assistance Program (LEAP). We hope to add other organizations in the near future.

It gives us great pleasure to offer services like FAST and FASTrack to help Sense of Security applicants seek out and obtain all sources of financial assistance available. It is our goal to continue to enhance existing services and create new programs to help all breast cancer patients in need as we continue to strive to be the premier nonprofit organization in the area of non-medical financial resources in Colorado.

"How wonderful it is that nobody need wait a single moment before starting to improve the world."

--Anne Frank



**WORLD SAVINGS®**  
How may we help you?®

### World Savings

has proudly supported  
Sense of Security for the  
last four years

World Savings is a member of  
the Corporate Giving Club

# 2005 ANNUAL REPORT: ANNIVERSARY CELEBRATION

## From The Executive Director

Sense of Security's fifth year was the milestone year we had hoped for. We reached our goals of serving our 250th breast cancer patient, spending our \$500,000<sup>th</sup> dollar, and reaching out to the entire state of Colorado—all in our first five years of existence.

We are particularly proud to truly call ourselves a statewide organization. In 2005 we focused our program outreach efforts on reaching the counties that generate the majority of the state's breast cancer diagnoses. With the exception of one county, Sense of Security was able to reach this entire area, and we have grown from serving 30 counties at the end of 2004 to 41 at the end of 2005. In addition, applications increased by 43% and the number of grantees who graduated increased by 69%.

More remarkable, perhaps is that a few local people and organizations chose to raise money for Sense of Security to benefit local breast cancer patients. We were honored to receive funds from across the state to create local funds. Every dollar raised in 2005 stayed in Colorado.

We would not have been able to expand so significantly in 2005 if we had not had the financial resources to do so. In 2004 we were fortunate to have raised enough money to dedicate approximately \$225,000 toward direct program services in 2005. Keep in mind that our program expenses each year are determined by the prior year's fundraising success. We exceeded this goal and spent nearly \$230,000 for the Sustained Assistance Program and the new Urgent Needs Funds.

Thanks go out to all donors and volunteers who give so much to our mission. I look forward to an even more successful future!

Angela Ricker



Executive Director



## PRESIDENT'S REPORT

by Vicki Tosher, President, Board of Directors, 2005



Life is filled with astonishing bits of information, events, moments and people.

Unfortunately, it seems that I pass through time so quickly, it is hard to enjoy each surprise fully. A number of years ago it struck me that I had become so busy I was passing through time like the Concorde (and we know what happened there) rather than time passing me by.

One fourth of 2006 is about wrapped up and Sense of Security is flying through the year; our sixth! This, too, is amazing. As I reflect on 2005, and the fact that our 5th Anniversary passed with little fanfare, I realize that Sense of Security is growing fish in a crowded pond. Last year saw several catastrophic events worldwide and nationally, yet this highly reputable, successful organization continued to grow, exceeding its budget forecast by almost 18%.

While this was truly amazing, we were stunned by the increase in the number of grantees served (81 grantees, a 69% increase over last year); it is an indication of how urgently our services are needed. Our Executive Director focused on outreach work around the state and identified a critical need for immediate and short term services in transportation and food; she created to new program to fulfill these

needs. In addition, the award-winning web based navigation program FAST (Financial Assistance Screening Tool) has proven extremely successful.

Yet, these program changes required the addition of a full-time staff member. As I'm sure you know, staff additions alter budgets more than almost anything else. Salary and benefits are considered overhead; grant funding rarely if ever covers overhead. Yet in order for us to expand, keep pace with our grantees needs and keep up with rapidly changing times, it is one thing we cannot give up. If anything, staff will continue to expand.

It is difficult to express the pride I have in our Board and that Board has in our staff; that our organization has in our donors and in our community. It is difficult to ask for more, but it is part of my job. If you are able to give, please do.....

Perhaps the words of a grantee helps to put all of this in perspective best: "*I was able to take the time my body and mind needed to recover from my cancer and the treatments.*" This, after all, sums up our mission, which takes me back to time - it is part of what we provide for grantees, whether they are passing through it or it is passing them by.

Thank you for your support, as always!

## ANOTHER BANNER YEAR FOR REVENUE GROWTH

Sense of Security raised over \$375,000 last year--an increase of 23% from the prior year. The Board of Directors agreed to spend additional funds on a variety of expenses including additional program services, staff expansion, and long-term organizational investment.

Several grants received in 2005 must be expended into 2006, so we've reserved those dollars to provide promised services in 2006. We were pleased to receive nearly 100 % renewals of all foundation grants.

We experienced growth in all of our investments, including the Operating Endowment which received several new donations.

The organization held fewer special events last year but earned a similar amount of income as in 2004. We were also the beneficiary of many local events throughout the state for which the dollars raised would benefit local residents.

Our success in 2005 will allow us to keep program expenses at similar levels in 2006 as they

were in 2005, but also allow necessary expansion of infrastructure including staff expansion and investment in new equipment. We will also undergo our first full financial audit by a CPA.

Thanks to all of our supporters for making 2005 a milestone year in every way.

## THANKS VOLUNTEERS!

We would like to extend our gratitude to everyone who volunteered in 2005. Sense of Security is fortunate to have approximately 100 volunteers who help with fundraising, administrative duties, and leadership. We owe you a tremendous thank you, thank you, thank you!

*Volunteers are not paid for their work, not because it is worthless, but because it is priceless!*

# 2005 ANNUAL REPORT: ANNIVERSARY CELEBRATION

## PROGRAM SERVICES EXPAND STATEWIDE

Sense of Security has been quite fortunate over the past few years. Fundraising successes in 2004 allowed us to expend nearly \$230,000 on direct aid for breast cancer patients in 2005. In order to be fiscally prudent, we expend funds on program expenses based on the prior year's revenue. In other words, we committed program dollars to grantees in 2005 based on the total dollar amount we raised in 2004. In 2004 we raised \$304,000 and in 2005 expended nearly \$230,000 on program expenses. By doing this we are able to make firm commitments to grantees without risking the organization's financial stability. We simply cannot risk spending in 2006 what we think we might generate in revenue in 2005--because that may not come to fruition! Such prudence will ensure the organization's long-term viability and allow us to continue expansion plans.

Chart A shows 2005 program expenses by need. We expended the vast majority of program dollars on housing costs--both mortgage and rent combined. In 2005 we introduced the Urgent Needs Funds and you see that reflected in the total program dollars and itemized out aside from the Sustained Assistance Program. The total expenses of \$229,380 are an increase of 74% over 2004.\*

You will see, in Chart B, how program expenses/grantee services have grown over our first five years. The 69% increase in the number of grantees finishing the program in 2005 over 2004 is only one part of the success: currently we carry an average of 50 grantees in any given month. Please remember to keep in mind that Sense of Security measures the numbers of grantees served by those who FINISH the program in each fiscal year. Many grantees are aided for 3, 6, or 9

months depending on their personal treatment protocol. Their aid package can span two fiscal years, so to avoid double-counting and the risk of artificially inflating numbers of "grantees served," we use the number of grantees who finish in a fiscal year.

In Chart C, we show expenses itemized between program (all grantee services and the costs associated with delivering those services), fundraising and administration. The numbers for 2005 are estimated because the official figures will come from our 2005 Federal Tax Return to be filed in May 2006.

We are pleased to be able to continue investing at least 80 percent of projected revenue on program dollars year-to-year, per a mandate from the Board of Directors. We are expanding staff in 2006 but will still keep program expenses at their traditionally high level.

*\*Figures are not yet official, and will be so when independently verified by an CPA and included in official financial statements.*

CHART B

Program Dollars Expended/Grantees Finishing Program		
2003	\$103,758	39
2004	\$132,061	48
2005	\$229,380	81

CHART C

	Program	Fundraising	Administration
2003	82%	12%	6%
2004	82%	9%	9%
2005-est	80%	11%	9%

## Foundations that Provided Grants and Support in 2005

Amgen Foundation  
 The Anschutz Foundation  
 Colorado Association of Realtors  
 Housing Opportunity Fund (CARHOF)  
 Cancer League of Colorado  
 Colorado Springs Affiliate, Susan G. Komen Foundation  
 Denver Affiliate, Susan G. Komen Foundation  
 Energy Outreach Colorado  
 George L. Shields Foundation  
 The Gooding Family Foundation  
 The Graham Foundation  
 HealthOne Alliance  
 JJJ Foundation

## Corporate Giving Club

Local and state corporations making annual, unrestricted donations to Sense of Security are welcomed as members of the Corporate Giving Club. These companies show extraordinary dedication to our mission and contribute to ensure Sense of Security's viability year to year. We are grateful and indebted to these mission-driven corporations.

The Corporate Giving Club was initiated in January, 2004. Giving Club names are derived from the Colorado mountain ranges containing the tallest peaks throughout Colorado.

**Sawatch Club**  
 World Savings

**San Juan Club**  
 Imperial Court of the Rocky Mountain Empire

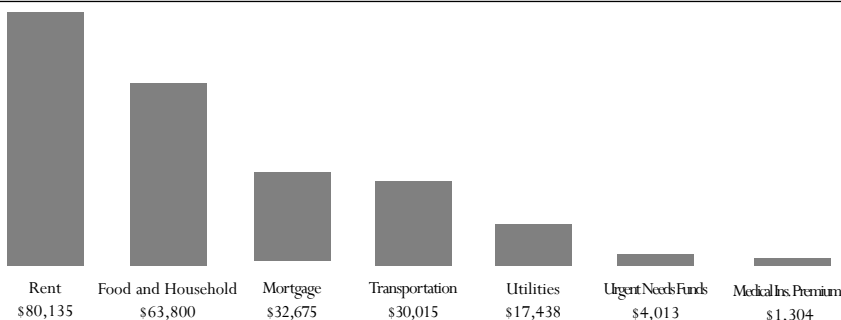
**Sangre de Cristo Club**  
 Cafe Cartago  
 Coroplast/Amoena  
 Hensel Phelps Construction Co.

**Front Range Club**  
 Colorado Elks Clubs

**Elk Club**

CHART A

2005 Program Expenses: \$229,379 total



## Day of Caring Features Sense of Security Financial Resources Area

Visit Day of Caring on May 13, 2006 and you will be treated to a wonderful menu of seminars for breast cancer patients and survivors alike. You will also see the Sense of Security Financial Resources Area to help educate attendees about non-medical financial resources available to Colorado residents experiencing financial difficulty. There will be representatives and/or information from agencies and organizations across the state, including Sense of Security; the Colorado Department of Human Services featuring Food Stamps, Aid to the Needy and Disabled, and Colorado Works; LEAP (Low-income Energy Assistance Program); the Social Security Administration; and information on programs in Boulder, Colorado Springs, Fremont County, and Fort Collins, and many others. Social workers will be available to assist with questions.

To register visit Day of Caring at: [www.dayofcaringonline.org](http://www.dayofcaringonline.org) or call 303-239-3434.

## SENSE OF SECURITY STAFF GROWS

*We are pleased that Sarah Muniz has joined our staff full-time as the Program Administrator, handling all aspects of program delivery, outreach and service for the Sustained Assistance Program and the Urgent Needs Program.*

I'd like to say hello and introduce myself to Sense of Security's grantees, donors, and volunteers. I am honored to join the Sense of Security team and look forward to building relationships with many of you. I am relatively new to the world of breast cancer but am well-versed in working with people in need from all walks of life. In my short time here I have learned so much and developed a newfound passion for a worthy cause - making life a little easier for women and men with breast cancer.

I see many great things ahead for Sense of Security and feel privileged to have been chosen to lend my experience to help this valuable organization grow. As your new Program Administrator I hope to

increase outreach opportunities, particularly to the underserved regions of Colorado in an effort to expand our programs. I will continue to serve our grantees with kindness and respect to maintain the high quality of service Sense of Security has become famous for. Sense of Security reached so many milestones in 2005, there couldn't have been a better time for me to have come aboard. I am excited about my future with this fantastic organization.

Thank you for the opportunity to let me grow with you! Visit [www.senseofsecurity.org](http://www.senseofsecurity.org) to read Sarah's biography.



## SIP YOUR MORNING JOE, SUPPORT SENSE OF SECURITY!

Sense of Security is thrilled to continue its partnership with Café Cartago and Bald Lady Coffee. Sense of Security is the proud beneficiary of proceeds from these gourmet coffee sales.

Lynda "Lydie" and Steve Larsen, owners of Café Cartago, were astounded when Lydie was diagnosed with breast cancer in August. The diagnosis was devastating but they were fortunate to have the resources and support to manage the upheaval. However, as the co-pays and extra expenses mounted, Lydie and Steve began wondering how someone diagnosed with breast cancer would manage if they weren't as fortunate. They began conceptualizing a coffee which would benefit other people affected by breast cancer. In mid-September, Steve contacted the Sense of Security office offering the proceeds from the sale of Bald Lady Coffee.

Sense of Security would like to recognize Steve and Lydie Larsen's generosity and commitment which will enable us to assist even more grantees! This unique endeavor will allow Sense of Security to receive continuous contributions from the sales and will create more awareness about the organization. Look for Bald Lady Coffee in upscale department stores and grocery stores soon!

**Order online now at [www.baldladycoffee.com](http://www.baldladycoffee.com).**



Visit us on the web - [www.senseofsecurity.org](http://www.senseofsecurity.org)

RETURN SERVICE REQUESTED

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