



# RCI Insurance Group

## Circle of Safety

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### Funny Christmas Stories

#### What A Girl Wants For Christmas

The Santa Claus at the shopping mall was very surprised when a young lady aged about 20 years old walked up and sat on his lap. Now, we all know that Santa doesn't usually take requests from adults, but she smiled very nicely at him, so he asked her, "What do you want for Christmas?"

"Something for my mother, please," replied Emily sweetly.

"Something for your mother? Well, that's very loving and thoughtful of you," smiled Santa. "What do you would you like me to bring her?"

Without turning a hair Emily answered quickly, "A son-in-law."

#### Christmas Turkey

It was Christmas Eve in at the meat counter and a woman was anxiously picking over the last few remaining turkeys in the hope of finding a large one.

In desperation she called over a shop assistant and said, "Excuse me. Do these turkeys get any bigger?"



#### FROM THE OFFICE OF MICK COTTOM:

Where did 2010 go? It seems like it was only yesterday that I was saying the same thing about 2009. As the old saying goes "time waits on no one", it becomes more real to me each and every year. As a youngster, it seemed as though Christmases were decades apart.

Now that the years are flying by, it seems Christmas and the Holiday Season come almost monthly. So much for the old man and time reflections.

2010 was a challenge for many people in many ways. I hope that whatever challenges you have faced, you have persevered. Even better than persevering, I hope you prospered in all areas of your life. Even with the challenges we face, what a great time to be alive.

It seems that only yesterday we were concerned about Y2K. That was over 10 years ago and things that were unheard of are now "main stream". The explosion of social media, YouTube, Facebook, Twitter, etc were unheard of in the year 2000. Fast forward to 2020 and there is no way to comprehend what our social and cultural landscape will be like.

Just as each of you faced challenges during the year, RCI has faced our share of challenges as well. As you are aware, Oklahoma has more than its fair share of severe weather. Over the past 5 years insurance companies have paid out an average of \$1.12 for each dollar collected. So the inevitable is happening, companies are increasing premiums, non-renewing policies and some are leaving Oklahoma.

The good news for you is this. RCI is an independent agent, so we represent multiple companies and we will work diligently to provide you with the best coverage at the best premium. Cheapest is certainly not always the best, so we need to measure both protection and cost.

All of us here at RCI Insurance Group want to again THANK YOU for the confidence and trust you have placed in us in 2010. You have entrusted us with the protection of your valuable assets, and referred your friends and family to us. We take that trust seriously and hope to serve you for many years to come. We appreciate each and every one of you.

During this Holiday Season, we hope you will put away all your cares and worries of the past year. Focus on enjoying this time with family and friends.

From all of here at RCI Insurance Group – we hope 2011 will be your best year ever. May you prosper in all areas of your life: health, finances, family and friends.



WISHING YOU A  
HAPPY HOLIDAY  
SEASON!

MAY YOU HAVE A MERRY  
CHRISTMAS AND A  
PROSPEROUS NEW YEAR

*Mick Cotton*



## Cell Phones & Driving

Cell phones are just one of the many distractions facing drivers, but these devices are believed to be the cause of more than a thousand fatalities and crashes each year.

Researchers at the National Highway Traffic Safety Administration (NHTSA) estimate that cell phone use by drivers caused approximately 955 fatalities and 240,000 accidents in 2002. In addition, in spite of state laws banning the use of hand-held cell phones while driving, it appeared that the use of hands-free devices does not eliminate the risk of a crash.

Research shows that motorists talking on a cell phone are four times more likely to crash than other drivers, and are as likely to cause an accident as someone with a .08 blood alcohol level.

So next time you're driving be careful and avoid using your cell phone. It could be a life saving action for yourself and others.



## Earthquake Coverage... Do You Have It?

*By: Nicole Lewis*

Many of us were caught by surprise when Oklahoma had an actual earthquake. The news was full of reports about the shaking and of personal accounts. What many may not know, however, is most insurance policies do not automatically cover damage from earthquake. This is a coverage you have to specifically request.

In general, earthquake insurance will cover the expenses that come with repairs and replacement of damaged property. There are many options to choose from. In most cases, coverage to protect garages and other structures will need to be purchased in addition to basic earthquake insurance. Insurance for personal contents and temporary living/business expenses may also need to be quoted in addition to the basic earthquake coverage.

If you decide to purchase earthquake insurance, remember you should buy enough to cover the costs to rebuild and replace, not the market value or what you paid for the item. We would love to help you. Please call our office for further information or for quotes.

## Before Winter Storms and Extreme Cold

*By: Kylie Proffitt*

### Prepare your home and family

- **Prepare for possible isolation in your home** by having sufficient heating fuel; regular fuel sources may be cut off. For example, store a good supply of dry, seasoned wood for your fireplace or wood-burning stove.
- **Winter your home** to extend the life of your fuel supply by insulating walls and attics, caulking and weather-stripping doors and windows, and installing storm windows or covering windows with plastic.
- **Winter your house, barn, shed or any other structure that may provide shelter** for your family, neighbors, livestock or equipment. Clear rain gutters, repair roof leaks and cut away tree branches that could fall on a house or other structure during a storm.
- **Insulate pipes** with insulation or newspapers and plastic and allow faucets to drip a little during cold weather to avoid freezing.
- **Keep fire extinguishers on hand**, and make sure everyone in your house knows how to use them. House fires pose an additional risk, as more people turn to alternate heating sources without taking the necessary safety precautions.
- **Learn how to shut off water valves** (in case a pipe bursts).
- **Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.**
- **Hire a contractor to check the structural ability of the roof** to sustain unusually heavy weight from the accumulation of snow - or water, if drains on flat roofs do not work.

# Fire Fighting Begins at Home

By: Chet Cottom

A few years ago, nearly 400,000 residences were struck by fire, resulting in more than 3,000 fatalities and nearly 14,000 injuries. What's truly sad about these numbers is that many of these blazes could have been avoided. There are time-tested ways to prevent and survive a fire, and it's not a question of luck, it's a matter of planning ahead.

**Cooking** is the leading cause of home fires in the United States. It's also the leading cause of home fire injuries. Cooking fires often result from unattended cooking and human error, rather than mechanical failure of stoves or ovens.

**Careless smoking** is the leading cause of fire deaths. Smoke alarms and smolder-resistant bedding and upholstered furniture are significant fire deterrents.

**Heating** is the second-leading cause of residential fires and fire deaths. However, heating fires are a larger problem in single-family homes than in apartments. Unlike apartments, heating systems in single-family homes are often not professionally maintained.

**Arson** is the third-leading cause of residential fires and residential fire deaths. In commercial properties, arson is the major cause of deaths, injuries and dollar loss.



## Frugal (and green) Alternatives to Wrapping Presents

By: Jeri Giles



### 1. Can it in Cookie Tins

Who doesn't have a few cookie tins lying around the house? Get creative this year by placing presents in a simple can. Vintage cookie tins make especially nifty wrapping ideas.

### 2. Put a Lid on it with Jars

Give a homemade gift in a jar. If you're not into giving food then place toys or other smaller items in a jar, then put a lid on it.



### 3. Drape it in Fabric

Use leftover sewing notions to drape gifts in fabric. Add some ribbon and you're good to give.

### 4. Bag it in Reused Gift Bags

Re-gift those gift bags and see if you get your bag back next year.

### 5. Wrap it in Used Gift Paper

Get some crinkled gift paper and wrinkle it some more. The extra folds and wrinkles give it an intentionally disheveled feel.

### 6. Pack it in Painted Postal Parcel Paper

Go postal with some simple brown postage paper and add some painted stripes. Get the kids to draw designs with markers, paints, or crayons. Brown grocery bags work well also.

## 10 Useful Tips Using Olive Oil

Olive Oil has been around for thousands of years and has been used in cooking and cosmetics. It continues to be popular today for many household hints.

1. Apply a small amount of olive oil to your nail beds to moisturize cuticles.
2. Rub a thin layer of olive oil over your skin after a shower or a waxing to treat dry skin.
3. Apply a drop of olive oil with a Q-tip to lubricate the teeth of a stuck zipper. (Don't get it on the fabric.)
4. Rub a thin coat of olive oil on the base of a candleholder before inserting a candle. Wax drippings will peel away easily.
5. Lubricate squeaky hinges by applying olive oil to a cloth, then wipe the hinges so that the oil runs down the sides.
6. Olive oil can provide a close shave when used in place of shaving cream.
7. Olive oil is a safe and effective shining agent for stainless steel and chrome.
8. Apply a bit of olive oil to a cloth and wipe furniture.
9. Dab a little olive oil under your eyes and rinse off with a washcloth to remove eye makeup.
10. Prevent hairballs by adding 1/8 to 1/4 teaspoon of olive oil to your cat's food.

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Don't forget to check out our website at [www.rci-ins.com](http://www.rci-ins.com).

You can contact us about changes to your policy, get ID cards, or even get FREE quotes.  
If you miss any of our newsletters, just check our website! We'll have them listed on-line as well.

*RCI provided me with a better premium than I was paying. They look out for their clients and do whatever they can to make sure we're protected. And best of all RCI saved me money. They really worked for me, the client. – Lloyd Shrum, Claremore OK*

## **Tell Others About Us And Win a Prize**

Congratulations to this month's winner, Darren & Summer Prater!!  
Darren & Summer have won a \$25 Gift Card for sending us referrals.  
Keep telling others about RCI and you could be our next monthly winner or yearly winner. This year, our annual drawing will be a week's vacation to Branson and \$500 spending cash!! Every time you send us a referral and they give us your name, you will be entered into our grand prize drawing.  
Plus, you'll be entered in the monthly drawing as well!!  
So keep sending us your referrals. We really do appreciate it!

*Thank you!* **Thank you!** THANK YOU! **Thank you!**