



RCI Insurance Group

Circle of Safety

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621 N. Cherokee, Claremore, OK 74017 800-753-5797

Fax: 877-341-6088 email: info@rci-insurance.com website: www.rci-ins.com

Thoughts for Success

Character of the Month: **Persuasiveness**

*Guiding vital truths
around another's mental
roadblocks.*

Two ladies once quarreled over an orange. After arguing over who needed it more, who had it first, and who first decided to buy it, they agreed to split the orange in half.

The first lady ate the fruit and threw the peel away. The second lady tossed the fruit and used the peel in a recipe.

If they had communicated more clearly, both ladies could have received a whole orange. Learn to start a conversation instead of provoking contention.

The future depends on what we do in the present.

~Mahatma Gandhi

Try not to become a man of success but a man of value.

~Albert Einstein

If you would create something, you must be something.

~Johann Wolfgang von Goethe



FROM THE OFFICE OF MICK COTTOM:

Dedicated to Our Friends and Families in Agribusiness

BREAKING NEWS: FEB 1, 2011 NE Oklahoma: There will be NO ranches closed due to the cold and snow!!! Each and every rancher will be out in the blistering cold, blowing wind and snow tending to their livestock. They will be praying for machinery to work, non-frozen water pipes, and no cows to pull out of a pond that broke thru the ice looking for water. If you know or LOVE a rancher, say a prayer for him or her....

As I'm writing this, we've just witnessed record snowfall in NE Oklahoma and record cold temperatures. Quite a combination and it has made for numerous accidents and a lot of frozen and busted pipes in homes and commercial buildings. Many businesses and offices (ours included) were closed for 1, 2, 3 or sometimes 5 days.

As noted above and in numerous "Face Book" internet postings, our rancher friends and families did not have the luxury of "closing the ranch". Actually, their livestock needed more care and feeding than usual, so regardless of the weather and elements, they had to go to work. Once the snow thaws, they will have the pleasure of trudging through mud up to their knees. (Or other parts of the anatomy not mentioned here). Not fun.

It's been over 40 years since I had to get up and go out on those cold, frozen, snowy mornings to milk the cows and feed. It is weather like this, that I remember as one reason I never developed that "love of land and livestock" that my Father had. Fortunately that love skipped a generation and landed on my son, Mark, who daily fights the elements to put meat in our freezers.

The next time you head down the meat isle in your local food store, remember the labor that goes into raising that food you're getting ready to purchase. The rancher or dairy man doesn't want to hear your whining about the cost of food.

Hopefully by the time you read this the weather will have moderated and we'll be seeing something in our yards and on our highways other than snow. The rancher will be seeing grass starting to peek out and spring will be just around the corner.

If you were one of the unfortunate ones that suffered a claim during this storm, please let us know if there is anything we can do to help with your claim. Our companies have brought in extra adjusters from other parts of the country to try to get all our claims handled

in a timely fashion. As we all know, “Insurance Stinks Until You Need It!” Seems it was certainly needed the past few weeks.

In closing, a big thanks and our prayers to all our farm and ranch friends and families. We appreciate the job you do more than ever during these times.

Regards,

Mick Cottom

Grilling Safety

Submitted By: Rhonda Bennett

The following tips can make your grilling experience safer:

- With gas grills, make sure the gas cylinder is always stored outside and away from your house. Make sure the valves are turned off when you are not using them.
- For charcoal grills, only use starter fluids designed for those grills. Never use gasoline and use a limited amount of starter fluid.
- Barbecue grills should be kept on a level surface away from the house, garage, landscaping, and most of all, children.
- Always remember that grills remain hot long after you are through barbecuing.

In Case Of an Emergency

If you get burned, run cool water over the injury for 10–15 minutes. Never put butter or salve on burns because they will seal in the heat and cause further blistering. If you receive a serious burn the sooner you get medical attention the better.

I Don't Live in a Fairytale

Written By: Amber Helmuth

It seems like just yesterday that my beautiful bundle of joy arrived. Now, I am planning her first birthday party! Long before I am ready, she will be starting kindergarten...sports... junior high...then driving and, of course, needing a car...the dreaded first date...graduation and college...marriage and babies.

I spent years as an investment counselor in the banking industry before I started working as an insurance agent for RCI Insurance, and have witnessed first-hand the burden that can be placed on families when they are not financially prepared for their child's future. Over the past year, I have spent hours thinking about my daughter's future and trying to find the best possible solutions to make sure that I am financially prepared for the big events.

Of course, there is the chance that I could win the lottery or marry Prince Charming and become a princess or get a huge inheritance from my rich aunt in England. The only problem is – I never buy lottery tickets – I don't live in a fairytale – and I don't have a rich aunt in England (or anywhere else for that matter)!

So, my daughter's future is in my hands. What is the best solution that I have found? The answer is Term Life Insurance with a return of premium rider. Basically, this policy is a mix between a savings account and a life insurance policy. There are a variety of terms to choose from – 15 years up to 30 years – and a variety of payment options.

How does it work? It's simple! Let's say that I purchase a 20 year policy with \$100,000 face value and choose to pay monthly. The premium is \$49.66 a month. Not that I expect it, but if I were to die during the span of the policy – 20 years – then my beneficiary would get a check for \$100,000. But, the great advantage to this policy? If I don't die, then at the end of the 20 years, I get a check for every penny that I paid in premium - \$11,918.40 in this case!

This policy is perfect for the person who needs life insurance, but does not want to just “throw money away.” By writing this policy, I can save money for college tuition, but if the unthinkable happens and I am no longer around to take care of my daughter, she will have the money to make it through college and become self-sufficient.

Baseball Trivia, Did You Know...

The baseball tradition of spring training came about because in 1885 the Chicago White Stockings went to Hot Springs in Arkansas to prepare for the new season.

Johnny Plessey batted .331 for the Cleveland Spiders in 1891, even though he spent the entire season batting with a rolled-up, lacquered copy of the Toledo Post-Dispatch!

Owner of the Chicago Cubs, Bill Veeck, used to have midgets as food vendors at the club's home ground, because he said that it meant that the paying public didn't have to have their view of the game spoiled!

Are They an Employee or Not?

Submitted By: Nicole Lewis

There is often a fine and confusing line between whether or not someone is considered an employee and must be covered by worker's compensation and whether they are a sub-contractor that is exempt from it.

Some key points to keep in mind when someone is an employee:

1. *Does the employee receive instructions on when, where and how work is to be performed?*
2. *Does the individual receive training from the employer?*
3. *Do they always work for the same employer or do they also perform labor for other similar type businesses?*
4. *Are they reimbursed for business expenses?*
5. *Are they told what order the work is to done?*
6. *Do they have a contract with the employer? Most employees will not have a contract.*



During a Winter Storm

Submitted By: Chet Cottom

May be a little late now but many are saying we could have at least one more big snowfall this year. If we do here are some tips to know what to do.

- **Listen to your radio, television, or NOAA Weather Radio** for weather reports and emergency information.
- **Eat regularly and drink ample fluids**, but avoid caffeine and alcohol.
- **Conserve fuel, if necessary**, by keeping your residence cooler than normal. Temporarily close off heat to some rooms.
- **If the pipes freeze**, remove any insulation or layers of newspapers and wrap pipes in rags. Completely open all faucets and pour hot water over the pipes, starting where they were most exposed to the cold (or where the cold was most likely to penetrate).
- **Maintain ventilation when using kerosene heaters** to avoid build-up of toxic fumes. Refuel kerosene heaters outside and keep them at least three feet from flammable objects.

If you are outdoors

- **Avoid overexertion when shoveling snow.** Overexertion can bring on a heart attack—a major cause of death in the winter. If you must shovel snow, stretch before going outside.
- **Cover your mouth.** Protect your lungs from extremely cold air by covering your mouth when outdoors. Try not to speak unless absolutely necessary.
- **Keep dry.** Change wet clothing frequently to prevent a loss of body heat. Wet clothing loses all of its insulating value and transmits heat rapidly.
- **Watch for signs of frostbite.** These include loss of feeling and white or pale appearance in extremities such as fingers, toes, ear lobes, and the tip of the nose. If symptoms are detected, get medical help immediately.
- **Watch for signs of hypothermia.** These include uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness, and apparent exhaustion.

If you are driving

- **Drive only if it is absolutely necessary. If you must drive, consider the following:**
 - Travel in the day, don't travel alone, and keep others informed of your schedule.
 - Stay on main roads; avoid back road shortcuts.

If a blizzard traps you in the car:

- **Pull off the highway.** Turn on hazard lights and hang a distress flag from the radio antenna or window.
- **Remain in your vehicle where rescuers are most likely to find you.** Do not set out on foot unless you can see a building close by where you know you can take shelter. Be careful; distances are distorted by blowing snow. A building may seem close, but be too far to walk to in deep snow.
- **Run the engine and heater about 10 minutes each hour to keep warm.** When the engine is running, open a downwind window slightly for ventilation and periodically clear snow from the exhaust pipe. *This will protect you from possible carbon monoxide poisoning.*
- **Exercise to maintain body heat, but avoid overexertion.** In extreme cold, use road maps, seat covers, and floor mats for insulation. Huddle with passengers and use your coat for a blanket.
- **Take turns sleeping.** One person should be awake at all times to look for rescue crews.
- **Drink fluids to avoid dehydration.**
- **Be careful not to waste battery power.** Balance electrical energy needs - the use of lights, heat, and radio - with supply.
- **Turn on the inside light at night** so work crews or rescuers can see you.
- **If stranded in a remote area**, stomp large block letters in an open area spelling out HELP or SOS and line with rocks or tree limbs to attract the attention of rescue personnel who may be surveying the area by airplane.
- **Leave the car and proceed on foot - if necessary** - once the blizzard passes.

RCI Insurance Group
P. O. Box 1185
Claremore, OK 74018
918-341-6081\ Toll Free: 800- 753-5797
Email: info@rci-ins.com



Don't forget to check out our website at 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, Maria Bates!!

Maria has 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!**