



RCI Insurance Group

Circle of Safety

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Words of Wisdom

The legacy of heroes is the memory of a great name and the inheritance of a great example.

That's what it takes to be a hero, a little gem of innocence inside you that makes you want to believe that there still exists a right and wrong, that decency will somehow triumph in the end.

A hero is someone who has given his or her life to something bigger than oneself.

Valor grows by daring, fear by holding back.

True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost.

True bravery is shown by performing without witness what one might be capable of doing before all the world.

The bravest thing you can do when you are not brave is to profess courage and act accordingly.



FROM THE OFFICE OF MICK COTTOM:

Memorial Day: Past & Present

As Memorial Day approaches I start to meditate on what Memorial Day is all about. By definition, "Memorial Day is a National Holiday observed on the last Monday of May each year. It commemorates U.S. soldiers who died while in the military service."

When I was growing up, it was known as Decoration Day. We paid tribute to those service men and woman who gave their lives in defense of this great country of ours. Not only did we remember our service members, but it was a time to remember family members who had passed on.

My childhood memories of Memorial Day go back before plastic flowers and wreaths blanketed the cemeteries. My folks wouldn't have ever thought of putting any type of artificial decoration or wreath on a gravesite. Usually a day or two before Memorial Day, it was off to the fields to gather wild flowers. Any type of blooming flower, even vetch, was gathered in large quantities.

It was then back to our "smokehouse" which would be transformed into a floral shop. There the folks would carefully craft a bouquet for each family member or friend whose grave we would decorate. Each bouquet was wrapped in wet newspaper to keep the flowers from drying out. Then the "arrangements" would be placed in a tub with cool water, then placed in the trunk of the car.

Our first stop was usually at "Gram Cottom's" home. We would visit with family for a short time and then over to the local cemetery. My Dad had grown up in this town, so many of my Dad's relatives and friends were buried here. At the cemetery we would decorate graves, but also my Dad would meet and visit many old friends. It was not only a time of remembering the deceased, but also the living reminiscing about times past.

From the cemetery it was back to "Gram's House" for food and fellowship with family. The table was always loaded with good high cholesterol, high fat food. Food like fried chicken, chicken and dumplings, roast beef, baked beans and deserts to numerous to mention. After time to let the food digest, it was on to other cemeteries.

Today is not the same for most of us. It's a trip to Hobby Lobby or Wal-Mart to pick up some artificial flowers and wreaths. Then it's often a quick trip to the cemeteries to pay what oftentimes is just an obligatory visit. We'll maybe see a few old friends, but for the most part it is: clean the headstones and place the flowers or wreaths and be on our way.

For others, it's not even a trip to a cemetery. Memorial Day typically kicks off "summer vacation". Since it falls on a Monday, it makes for a long weekend and many take advantage of the long weekend for boating and general relaxation.

Spring Cleaning for Lawns

Written By: Kylie Proffitt

Because of the sacrifice of our fallen soldiers and many others, we live in the greatest nation in the world! We have the freedom to choose how we want to celebrate Memorial Day.

Regardless of how you choose to celebrate, please take time to remember the sacrifices made by all those that have gone before us to protect and preserve this great nation. As you are enjoying your holiday weekend, please be safe. Whether on the lake, in the park, on the road or just hanging around the house please be careful. We don't want you to be someone we are visiting next year to decorate your grave.

From all of us here at RCI Insurance Group we hope you have a carefree and enjoyable Memorial Day weekend.

Regards,

Mick Cottom

TLC Your Appliances

Written By: Nicole Lewis

We use them every day, but seldom take time to ensure they run safely and optimally. Every year there are approximately 24,000 residential appliance fires, according to the U.S. Fire Administration. Periodically check for evidence of leaks around appliances that use water. Other useful maintenance tips:

- Clean cooking surfaces on electric ranges to prevent the buildup of grease.
- Vacuum dust from the coils behind and underneath your refrigerator to allow proper airflow.
- Replace dry or brittle supply hoses to washers.
- Clean the lint filter after every load in the dryer. Periodically clean out any lint trapped behind the dryer.

The two words seem innocent enough by themselves. Spring. Cleaning. No biggie, right? The words combine to form something greater than the individual parts, transforming into a phrase guaranteed to induce groans and sighs from homeowners nationwide.

While most of us think of dusting, vacuuming and beating draperies with tennis rackets when someone uses the two dreaded words, your home's interior isn't the only area that needs a little TLC after a long, cold winter. Yep, you need to focus some of that picking-up power on your lawn, too.

Don't worry, it's not that bad! Preparing your lawn for the year isn't nearly as strenuous – or boring – as giving your home a thorough once-over. You can clean and de-winter your lawn in a single afternoon, and if you play your cards right, you might even be able to use it as an excuse to get out of some of the housecleaning.

First off, you don't want to do anything until most or all of the snow melts away and the ground dries out a bit. Walking on wet, sloppy ground only serves to compact the soil particles underfoot, making it more difficult for your lawn to grow later on. It gets your shoes dirty, too. So stay off your lawn until it stops looking so moist.

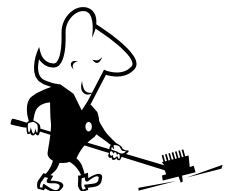
When you can walk in your yard without leaving deep, damp footprints, it's time to get to work. Start your spring shake-down by looking for any straggling snow piles. Spread the snow out into a thin layer so that it disintegrates quickly or shovel it off the lawn entirely. Either way, be careful to avoid driving the tip of your shovel into the soggy soil underneath the pile.

Next, you're going to want to pick up any debris that showed up over the winter. My yard always seems to fall prey to the "three T's" – toys, trash, and tree branches. Gather it up and get it off your lawn! Grass can't grow buried underneath stuff.

The last bit of spring cleaning you need to do probably mirrors your final fall lawn task of the year – raking. I can hear the groans from here – raking? In the spring? Raking stinks!

Yeah, it does. But raking one last time in the spring picks up any leaves you may have missed in the fall. Wet leaves that have been soaking all winter and act as a hotbed of bacterial and fungal activity. Those baby fungi grow up into adult fungi and look to move out on their own, and your growing lawn's an awfully inviting apartment – if you don't remove the wet leaves, that is. Raking also helps to remove some of the thatch buildup in your lawn and spreads out damp, matted grass.

Spring cleaning. Done!



Memorial Day Trivia:

By: Jeri Giles

Memorial Day is a day of remembrance of those who have died serving our country.

General John Alexander Logan ordered the Memorial Day holiday to be observed by decorating the war dead.

On Memorial Day, the flag should be at half-staff until noon only, then raised to the top of the staff.

Red Poppies are recognized as the Memorial Day flower.

“Taps” is often played at ceremonies on Memorial Day.

Memorial Day was first called “Decoration Day” because of the practice of decorating soldier’s graves with flowers.

New York was the 1st state to officially recognize Memorial Day.

Flowers and flags are the two most popular items people use to remember soldiers.

The south refused to honor the dead on Memorial Day until after World War I when the meaning of Memorial Day changed from honoring civil war dead to honoring Americans who died fighting in any war.

Memorial Day was declared a federal holiday in 1971.

The inlet of a man’s mind is what he learns;

The outlet is what he accomplishes.

If his mind is not fed by a continued supply

Of new ideas which he puts to work with purpose,

And if there is no outlet in action, His mind becomes stagnant.

Such a mind is a danger to the individual who owns

It and is useless to the community

Jeremiah W. Jenks.

Protect Yourself Against Auto Theft

Submitted By: Chet Cottom

Every 30 seconds a vehicle is stolen in the U.S. Although auto theft rates have declined in recent years, car theft remains a common crime.

Keep the following in mind when looking at your auto insurance coverage:

- Auto theft is covered under the comprehensive section of an auto insurance policy. Theft coverage applies to the loss of the vehicle as well as parts of the car, such as air bags.
- Comprehensive coverage, which is not mandatory, also pays for fire, vandalism, and weather-related damage, including damage from flooding and earthquakes.
- Rates for comprehensive insurance are affected by the risk of loss, meaning the likelihood that an insured car will be stolen or damaged, and also the car’s value at the time of the loss.

While there has been a steep decline in auto theft in previous years, I would like to offer the following tips to help you prevent vehicle burglary and theft:

- **Always lock your vehicle with the windows closed.** Even if you park your vehicle in a garage, this simple measure is added security.
- **Never leave belongings out in the open** in your car as they could tempt thieves.
- **Never leave your keys in your vehicle** or leave your vehicle running any time you are not in it.
- **Keep your vehicle in secure, well-lit areas.** When possible, park in a locked garage. Also, consider installing a motion-activated floodlight that illuminates the place where your car is parked.
- **Use anti-theft or automatic tracking devices.** If your vehicle wasn’t equipped with an alarm or hidden tracking device when purchased, have one installed.
- **Remove spare keys from vehicle.** Never hide a spare ignition key in your vehicle. Remove keys from under floor mats, etc.

Follow the tips mentioned above to help prevent your day from becoming a statistic.

Weird Laws

Found By: Rhonda Bennett

1. In Quitman, Georgia, US, it is illegal for a chicken to cross the road.
2. In Kentucky, US, every citizen is required by law to take a bath at least once a year.
3. You can't plow a cotton field with an elephant in North Carolina.
4. In New York, it is against the law for children to pick up or collect cigarette and cigar butts.
5. It's illegal to drink beer out of a bucket while you're sitting on a curb in St. Louis!
6. It is illegal to wear a fake moustache that causes laughter in church.
7. Until the 1960's men with long hair were not allowed to enter Disneyland.
8. Tipping at a restaurant in Iceland is considered an insult.
9. It was illegal to sell E.T. dolls in France because there is a law against selling dolls without human faces.
10. It is illegal to hunt camels in the state of Arizona.

(www.funfactz.com)

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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, Karen Wells!!

Karen 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!**