



RCI Insurance Group

Circle of Safety

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Christmas Fun Facts

Submitted By: Tammy Ridgway & Roilene Blan

The word Christmas is Old English, a contraction of Christ's Mass.

Artificial Christmas trees have outsold real ones every year since 1991.

The first President to decorate the white house Christmas tree in the United States was Franklin Pierce.

In 1843, "A Christmas Carol" was written by Charles Dickens in just six weeks.

"Jingle Bells" was first written for Thanksgiving and then became one of the most popular Christmas songs.

"Rudolph" was actually created by Montgomery Ward in the late 1930's for a holiday promotion. The rest is history.

The Twelve Days of Christmas represents the length of time that the three wise men from the East traveled to reach Baby Jesus after his birth.

"The Nutcracker" is the most famous Christmas ballet.



FROM THE OFFICE OF MICK COTTOM:

Just a few more days and the year of 2009 will be history. The political landscape has become more divided. There is a "Culture War" raging. Secular

Humanists/Progressives are determined to remove God from society and have made great strides in many areas along that line. "Political Correctness" strives to further blur the line between right and wrong.

The far reaching tentacles of government are growing ever larger and more intrusive into our private lives. Unless we take a stand against it, we will wake up one day soon and be in a totally different America.

That's enough of doom and gloom. For all of the challenges that this great country faces, I believe that we will rise to the occasion and win the raging culture war. Right will triumph if we will take a stand in spite of all odds.

In 2009 technology continued to play a greater role in our everyday lives. The explosion of "internet social networking" has changed the dynamics of how many, especially the younger generation, communicate in today's world. YouTube, Facebook, Twitter and Linked In are just a few of the social and business "social networks". Even RCI has a Facebook Fan page. If you haven't signed up as a fan, do so today. You never know what information might come your way.

It would be easy to ramble on and on about this past year. However, let's focus on the remainder of the year and take time with our families and friends to enjoy this Holiday Season. We never know when our time on this earth is up, so don't miss an opportunity to say "I Love You" or "Thank-You" or to "Just be Together."

All of us here at RCI Insurance Group want to again THANK YOU for the confidence and trust you have placed in us in 2009. 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.

So here's wishing one and all – HAPPY HOLIDAYS – MERRY CHRISTMAS - HAPPY NEW YEAR and a prosperous 2010.

Thanks,

Mick Cotton

Frightful Weather

By: Jeri Giles

To prevent the mess and aggravation of frozen water pipes, protect your home, apartment or business by following the simple steps below.

When It's Cold

1. Let hot and cold water trickle at night from a faucet on an outside wall.
2. Open cabinet doors to allow more heat to get to un-insulated pipes under a sink or appliance near an outer wall.
3. Make sure heat is left on and set no lower than 55 degrees.
4. If you plan to be away: (1) Have someone check your house daily to make sure the heat is still on to prevent freezing, or (2) drain and shut off the water system (except indoor sprinkler systems).

If Pipes Freeze

1. Make sure you and your family knows how to shut off the water, in case pipes burst. Stopping the water flow will minimize the damage to your home. Call a plumber and contact your insurance agent.
2. Never try to thaw a pipe with an open flame or torch.
3. Always be careful of the potential for electric shock in and around standing water.



Holiday Stress

By: Leigh Wheless

Pressure is often uncomfortable, but it is frequently a springboard to greater success. As we enter the busy holiday season, here are a few tips to bounce back from stress:

Try to keep your priorities straight. Focus on the important things in life.

Look to improve communication. Stress from misunderstood expectations is often unnecessary and avoidable.

Set challenging, realistic goals for yourself and take responsibility to achieve them.

Celebrate your achievements. Use progress as a motivation for continued success.

Always see the humor in situations rather than yielding to despondency. Take time out of every day to laugh.

Don't give in to discouragement.

Look for good in all things.

I hope that you all have a very Merry Christmas and Happy New Year. Here is to a great 2010!!

Peanut Butter Cake with Chocolate Chips — *Submitted by Karen Phillips*

Peanut butter cake is made with a yellow cake mix and vanilla pudding and peanut butter and chocolate chips.

Cook Time: 55 minutes

Ingredients:

- soft butter
- 1/2 cup finely chopped peanuts
- 1 box (2 layer size) yellow cake mix
- 1 package instant vanilla pudding mix (3 3/4 ounces)
- 1/2 cup vegetable oil
- 1 1/4 cups water
- 4 eggs
- 1 cup peanut butter
- 1 cup semisweet chocolate chips
- 1/2 cup coconut, optional

Preparation:

Generously butter a 10-cup Bundt cake pan with the soft butter. Sprinkle the finely chopped peanuts in pan; shake to coat entire buttered surface.

In a mixing bowl beat cake mix and pudding mix, oil, water, and eggs until well blended, about 4 minutes at medium speed of electric mixer. Beat in the peanut butter. Pour about 1/3 of the batter into the pan; sprinkle with a layer of half of the chocolate chips and coconut. Repeat. Pour remaining batter into the pan and bake at 350° for about 55 minutes, or until a wooden pick inserted in center comes out clean.

Cool cake in pan for 10 minutes then turn out onto rack and cool thoroughly.

Sympathy

By: Anita McAlexander

In the deep, unwritten wisdom of life
There are many things to be learned
that cannot be taught.
We never know them by hearing them spoken,
but we grow into them by experience
and recognize them through understanding.
Understanding is a great experience in itself,
but it does not come through instruction.

From The Desk Of...

By: Rhonda Bennett

Holidays are just around the corner. Everyone will be looking for ways to save money, me included. Maybe you have a holiday fund set up with your bank or just a stash somewhere. However you have saved money, you are probably one of the few who have planned ahead. So many of us have good intentions yet not the discipline to save money. Then when holidays come around, we are scrambling for ways to cut expenses so that we have the extra to spend on gifts and other activities. One of the things some folks will do to cut expenses is let their insurance lapse or reduce the amount of coverage. Bad idea!! Cash flow is already low and by reducing coverage or letting the insurance policy lapse, they have just increased their “out-of-pocket” responsibility. Twenty years ago, more or less, you may have been okay to let insurance lapse for 30 days or so to save a little. In the 21st century the first thing someone thinks about is a law suit. How much money can I get from someone else? In my opinion, we have become a society of “it is always someone else’s fault not mine”. So, letting your insurance lapse or reducing coverage will only bring financial disaster to your front door. Keep your policies current. Sit down with your insurance agent and evaluate how much coverage you have to have to stay in business should something happen. Hard economic times is not the time to reduce or let go of insurance policies; it is time to make sure you are covered for the unknown, unexpected and the possibility that the next storm will take your roof off.

Don't Worry Be Happy

By: Tommy Harvey

The economy has tanked, sales are down, your upset at a colleague, and maybe you had a bad presentation. What are you supposed to do to stay positive? Staying positive in positive times is easy, I love it when things are going good. How do you stay positive in negative times? Is it possible to be upbeat and happy even when things are not going as you would like? This is an aspect in life I am still trying to figure out. In my mind it sounds easy, if things are bad be positive and they will get better. But most of the time when things are bad they get worse before they get better. In life and your career you do not want negativity to come through. Who wants to be around someone who complains to others, puts people down, always disagrees, or talks about negative things?

Here are a few tips to start seeing the glass as half full, not empty when things are not going the way you would like.

1. **Avoid downbeat topics.** Don't keep discussing negative things. Quit talking about how bad the economy is.
2. **Remind yourself to be positive.** Put a little sign at your desk as a reminder to stay positive.
3. **Stop Complaining.** Complaining is draining. People get tired of listening to the same negative comments about someone over and over again.
4. **Take Action.** Don't let a bad situation paralyze you. The more action you take, the more likely the issue will be resolved.
5. **Nonverbal communication is important.** Don't walk around with your head down. Quit frowning. Nonverbal language pushes people away, keep a smile on your face.
6. **Fake it until you make it.** Even if you are unhappy don't act like it. Just acting like you are happy will help convince yourself that you are happy.
7. **Word things positively.** Think before you speak. Don't speak in a negative way; keep your conversations upbeat and positive.



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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.

Tommy Harvey has made getting insurance easy and even pleasant. He saved us over several hundred dollars a month on auto and home insurance and even got us better coverage. Tommy truly looks out for your better interest. – Mark & Patricia Kaase

Tell Others About Us And Win a Prize

Congratulations to this month's winner, Rex Trivedi!! Rex 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 weeks 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!