



RCI Insurance Group

Circle of Safety

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Christmas Quotes

Christmas waves a magic wand over this world, and behold, everything is softer and more beautiful.

~**Norman Vincent Peale**

Christmas is the gentlest, loveliest festival of the revolving year - and yet, for all that, when it speaks, its voice has strong authority.

~**W.J. Cameron**

The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other.

~**Burton Hillis**

One of the most glorious messes in the world is the mess created in the living room on Christmas day. Don't clean it up too quickly.

~**Andy Rooney**

Christmas is a necessity. There has to be at least one day of the year to remind us that we're here for something else besides ourselves.

~**Eric Sevareid**

May Peace be your gift at Christmas and your blessing all year through!



FROM THE OFFICE OF MICK COTTOM:

Another Year Coming to an End

The Christmas season is here. For many, it signals a time of family gatherings. Gift exchanges, office parties, parades, and holiday decorations are just a few of the signs that Christmas is almost here. For the children, the thought of Santa coming and bringing presents is highly anticipated. For those of us of the Christian faith, it is also a time of celebration and reflection of the "Reason for the Season".

If the true meaning of Christmas is giving, then give of yourself. Expensive presents aren't the most important thing. Enjoy the extra time to spend with family and friends. Volunteer at a homeless shelter; use your imagination to think of ways to give to others that doesn't cost money. Giving of your time and talents is less expensive and is usually much more appreciated and cherished!

As Christmas approaches, it also signals the coming of the end of another year. Wow, what a year this has been. In Oklahoma, we saw record cold temperatures last winter. Along with those record cold temperatures came record amounts of snowfall. Most couldn't wait for warmer weather to arrive. Spring brought the usual turbulent weather, not only in Oklahoma, but throughout the nation. There were devastating and deadly tornadoes in Alabama and Missouri as well as many other parts of the U.S., causing over a billion dollars' worth of damage plus the loss of lives. Flooding still continues in parts of the upper Midwest. Then summer came and with it came record heat. Parts of the state recorded temperatures over 100 more than 60 days this year.

Speaking of weather, only in Oklahoma can you have in the same day earthquakes, tornados, hail storms, and flooding! Yes, it's been quite a year. These weather patterns emphasize the need to make sure all of your insurance policies are current based on today's costs. At RCI, we're always available to review your insurance protection with you. Feel free to give us a call.

It's been a challenging year for all of us in so many ways, but with the New Year, hope should spring eternal in all of us. We live in the greatest nation on the planet and are blessed with so many freedoms and benefits much of the world can only dream about.

Let's make plans for 2012 to be our best year ever. THE ROAD IS UP, THE WAY IS CLEAR, AND THE SKY'S THE LIMIT.

From all of us here at RCI, best wishes to you for a very Merry Christmas, a Happy New Year, and a Happy Holiday Season!
Regards,

Mick Cottom

Protecting Your Business

Written By: Nicole Lewis

Winter is approaching and soon we will have snow. Four years ago Tulsa had one of the worst ice storms in history. During this time many businesses were unable to operate because they did not have power to their location. There were also a lot of foodservice businesses that lost inventory of food due to spoilage. Just because the business cannot operate and the utilities are off does not mean the bills to your business stop. Does your commercial policy cover you for business interruption due to utility service interruption? This is one way to help pay those bills during a storm event like that. There can also be coverage in the commercial policy for food spoilage for foodservice vendors. We can help you with these coverages and help make sure your business is well protected.

*Yesterday is history.
Tomorrow is a mystery.
Today is a gift; that's why
it's called the present!
Live and savor every moment... this is not a dress
rehearsal.
-Author Unknown*

HAVE A HAPPY AND SAFE HOLIDAY SEASON

By: Rhonda Bennett

The holiday season is upon us already! I wish I had a couple more months to plan my shopping. However, even with extra time, I most likely would still wait until the last minute.

Regardless of when you shop, please keep in mind that there are people out there just waiting to take advantage of you using your credit card pin number. Their sole purpose is to steal from you. Should you use your credit card, use it as a credit card and not a debit card, especially in places such as department stores or the gas pumps.

Reminder about cell phones and other electronic items – please do not TALK OR TEXT WHILE DRIVING! We want you around in 2012 and beyond.

Have a happy and safe holiday season!



Don't Forget To Safeguard Your Holiday Presents

By: Kylie Proffitt

Whether it's the abundance of shopping or thieves channeling the Grinch, holiday season in the United States brings with it increased vehicle break-ins – especially at shopping malls around the country. To make yours a positive holiday shopping experience, be sure to:

Keep all receipts in your wallet or purse. Leaving the receipt in the bag makes it difficult for you to prove your purchase, and easy for thieves to return the items for cash.

Move your vehicle to another spot in the lot if you opt to drop off purchases to your vehicle at a midpoint in your shopping trip. Onlookers will think that you have left the mall, and your vehicle will be less of a target.

Make sure your purchases are out of sight. Keep them in your trunk or covered in the front or back seats.

Spread your shopping over several days. You are away from your vehicle for a shorter period of time each day, and shopping becomes less stressful.

Character Word of the Month

Contentment

Realizing that true happiness does not depend on material conditions

Money and Other Stuff

A wealthy businessman noticed a small boat with several large tuna. He asked the fisherman why he didn't stay out longer to catch more fish.

"This is enough for my family," the fisherman replied. "I still have time to play with my children and walk the beach with my wife."

"You should spend more time fishing," said the businessman.

"You could buy a bigger boat and catch more fish. Eventually you would have a fleet, and then you could open your own cannery. After 15 to 20 years, you would have it all!"

"Then what?" asked the fisherman.

"Then you can fish a little, play with your grandchildren, and walk the beach with your wife."

Don't let tomorrow's possibilities take away your gratitude for the relationships and the moments you have today.

Remember, money can buy...

A bed, but not sleep

A clock, but not time

A book, but not knowledge

Food, but not an appetite

Position, but not respect

Blood, but not life

Medicine, but not health

Luxuries, but not culture

Amusement, but not happiness

A house, but not a home

Christmas Stockings

According to legend, a kindly nobleman grew despondent over the death of his beloved wife and foolishly squandered his fortune. This left his three young daughters without dowries and thus facing a life of spinsterhood.

The generous St. Nicholas, hearing of the girls' plight, set forth to help. Wishing to remain anonymous, he rode his white horse by the nobleman's house and threw three small pouches of gold coins down the chimney where they were fortuitously captured by the stockings the young women had hung by the fireplace to dry.



Rocking around the Christmas Tree

Written By: Amber Helmuth

Whether you are dreaming of a white Christmas, rockin' around the Christmas tree, enjoying the eggnog, or just absorbing the glow of the holiday season, we want to make sure that you and your families are as safe as possible during the most wonderful time of the year.

Each year fires occurring during the holiday season injure 2,600 individuals and cause over \$930 million in damage, according to the United States Fire Administration.

Here are some suggestions to help prevent injury and fire at your house:

1. Many artificial trees are fire-resistive. Check the label before buying.
2. If you buy a real tree, make sure it is fresh. Older, drier trees are more likely to catch fire.
3. Make sure the tree is not near any heat source – fireplace, heaters or heat vents, candles, or lights.
4. Turn the lights off at night.
5. Make sure your smoke detectors are working and have fresh batteries.



Most importantly, have a very Merry Christmas!

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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 year's winner, Pamela James!! Pamela won a week's vacation to Branson, Missouri and \$500 spending cash. Keep telling others about RCI and you could be our next monthly winner or yearly winner. 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!**