



RCI Insurance Group

Circle of Safety

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“2009 Just Keep Talking” Referral Contest

Congratulations to Jason & Shannon Schuler!!

They are this year’s Grand Prize winners in our “Just Keep Talking” Referral Program. Jason & Shannon won a week’s stay in Branson, Missouri and \$500 spending cash.

A BIG thanks to the Schulers for telling their friends and family about RCI Insurance Group. We hope you guys have a great time in Branson!



TOMMY HARVEY WITH JASON & SHANNON SCHULER



FROM THE OFFICE OF MICK COTTOM: Welcome 2010!

2010 has arrived, on time, as scheduled. Most of us thought it came too quickly and it was as if 2009 had just begun, not ended. But time waits on no one or nothing, so it's ultimately up to us as to how we will make use of our time in 2010.

Let's resolve to make 2010 our "Best Year Ever".

Our attitude and actions will determine whether this will be our best year ever! Despite the doom and gloom that pervades the news today, we can

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still resolve to be positive. A positive attitude by itself will not make us successful or make our troubles disappear. It will however, let us see there can be

positive outcomes. A positive attitude gives us a much better perspective when we are deciding the actions we need to take to have our best year ever.

For more ideas on getting and maintaining a positive attitude, re-read last month's newsletter article by Tommy Harvey called, Don't Worry, Be Happy. You can also find the article on the RCI Insurance Group’s website at www.rci-ins.com.

One last thought on making 2010 our best year ever, write down those things you want to accomplish. Whether it's a more harmonious marriage, or maybe finding the right one to marry, or establishing a savings account, going into business - whatever it is, and the list can go on and on. Write it down and then decide how you can make it happen. Don't be limited by just what you know. Let your imagination work for you as well.

Once you have written your goals or resolutions, it's critical to review this list regularly. Daily is best, but at least once a week. Many of us still have "Our New Year's Resolutions" from years gone by, but once written, they were never reviewed. Usually, never reviewed results in never accomplished.

At RCI Insurance Group, we face many of the same challenges that you face. We consistently set goals and benchmarks that we want to accomplish to better serve you. These areas focus on how we can provide you, our client, with insurance protection that will respond when you have a claim.

One of RCI's goals for 2010 is to be your complete insurance protection resource. Whether, auto insurance, home insurance, life insurance, health insurance or any type of business insurance, we are your protection resource.

Again, we want to thank you for the confidence and trust you have placed in our team and we look forward to serving all your insurance needs in 2010.

Regards,

Mick Cottom

Cell Phones & Driving

By: Roilene Blan

Driving requires your full and complete attention. Distractions can cause you to veer off into other lanes, ignore speed limits and miss changing traffic signals. It is best to pull off of the road in a safe location to make a phone call. If you receive or need to make a call while driving, assess the traffic conditions to avoid potentially lethal consequences.

Spicy Crackers

By Anita McAlexander

1 1/3 cup canola oil
1 package ranch dressing mix (dry)
2 Tbsp Red Pepper Flakes OR Powdered Red Pepper
1 Box of Saltine Crackers

In large bowl mix together the oil, dressing mix, and pepper flakes. Add entire box of crackers and gently mix crackers with oily mixture, cover and let set for 24 hours before serving. During this 24 hour period, you can invert the bowl once or twice or open then to mix (again, gently).

Tale of a Knight *Written By: Loren Paulsson*

One winter evening, a great knight recalled the victories he had won for his king. As he reflected, he decided he should have some ease as he grew older.

Accordingly, the knight asked his king for leave to explore the frontier and seek his fortune. The king granted the knight's request, and the knight set out with a dozen choice men.

He soon found himself people. As he traveled, the with the beauty and riches he the code of chivalry, and acquired by force. Some of people and squandered re-frustration with his men out-wealth and power.



among numerous and exotic knight became obsessed saw. Gradually, he forsook what he could not buy, he the knight's men abused the sources until the knight's weighed his desire for

Matters ended tragically when the knight and six of his men died in a battle with the other six men over who should rule their lands.

Gradual compromises can eventually devour an otherwise virtuous life.

Measure your actions by what you know is true.

Submitted By: Tammy Ridgway

What influences the price I pay for auto insurance? *By: Jeri Giles*

The type of car you drive: The cost of repairing your auto and the amount of damage your vehicle is likely to sustain or cause in an accident influences your cost to insure that vehicle. Safety features and recovery devices save us money in a claim and save you money on your insurance.

Where you live: If you live in a small rural area, your prices will usually be lower than someone living or driving in a large metropolitan area since the chances of accidents and thefts are typically lower in a more rural area.

The people who may drive your car: Age, gender, and marital status all affect your price. In general, young females have fewer accidents than young males, and married couples have fewer losses than single people. If a driver has a history of at-fault accidents and traffic violations, they are more likely to be involved in an accident than someone with a clean record.

Financial responsibility: In some states, we review insurance risk scores based on credit bureau information. Insurance premiums charged may vary depending on how your credit history is interpreted.

Other factors: Many other items can either increase or decrease the price of your insurance. Your independent agent or broker can help you make sure you are paying the lowest possible price for the most appropriate level of coverage with the company that's right for you.

Did you know? The color of your car has no affect on the price of your insurance!

GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED:

- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandpa's lap.

Funny New Year Resolutions

Submitted By: Rhonda Bennett

- Just for today, I will not sit in my living room all day in my nightdress. Instead, I will move my computer into the bedroom.
- I will no longer waste my time reliving the past, instead I will spend it worrying about the future.
- I will not bore my boss with the same excuse for taking leaves. I will think of some more excuses.
- I will do less laundry and use more deodorant.
- I will avoid taking a bath whenever possible and conserve more water.
- I will give up chocolates totally. 100%. Completely. Honestly....
- I will try to figure out why I *really* need nine e-mail addresses.
- I will stop sending e-mails to my wife (husband).
- I will stop sending e-mail, ICQ, Instant Messages and be on the phone at the same time with the same person.
- I will spend less than one hour a day on the Internet. This, of course, will be hard to estimate since I'm not a clock watcher.
- I will read the manual... just as soon as I can find it.
- I will think of a password other than "password."
- I will not tell the same story at every get together.
- I won't worry so much.
- I will cut my hair.
- I will grow my hair.
- I will be more imaginative.

Ice-Proof your windows with vinegar!

Frost on its way? Or already here? Just fill a spray bottle with three parts vinegar to one part water and spritz it on all your car windows at night. In the morning, they'll be clear of icy mess! How does it work? Vinegar contains acetic acid, which raises the melting point of water – preventing water from freezing! Wake up to an already frozen car? Just spray the mixture on your windows and watch it melt!

Keep your headlights clear with car wax!

That wintry mix of slush, snow, and road salt can really do a number on your headlights. And if the stuff sticks, it can dangerously reduce your visibility. But there's an easy fix: Just wipe ordinary car wax on your headlights. It contains special water repellents that will prevent that messy mixture from accumulating on your lights, so you'll be able to get wherever you need to go this winter safely. And the protection will last for weeks!

