



RCI Insurance Group

Circle of Safety

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New Year Recipe

Take twelve, fine, full-grown months, see that these are completely free of all old bitter memories, hate, and jealousy; cleanse completely from every clinging bit of spite: remove all specks of pettiness and small mindedness.

In other words, be sure that these months are freed from all the past; make them as fresh as when they first came from the great storehouse of Time.

Divide these months into thirty or thirty-one equal parts. This batch should last for only one year.

Don't attempt to make the whole batch at one time, but prepare it only one day at a time, as follows:

Into each day put twelve parts of faith, eleven of patience, ten of courage, nine of work, eight of hope, seven of fidelity, six of compassion, five of kindness, four of rest, three of prayer, two of meditation, and one well selected resolution.

Add one teaspoonful of good spirits, a dash of fun, a pinch of folly, a sprinkling of play, and a heaping cupful of good humor.

Mix ingredients and cook thoroughly; garnish with a few smiles and add a sprig of joyfulness. Serve with peacefulness, unselfishness, and cheerfulness.



FROM THE OFFICE OF MICK COTTOM:

WELCOME 2012

A new year is here and with it brings two old *friends*: opportunity and challenges. Our attitude determines to a great degree how we see and approach these two *friends*. My experience shows me that too many people only focus on the challenges of the times and situations, and miss the opportunities. It is certainly easy to get pulled down by everything that is going on around us. A struggling economy, family situations and the list could go on and on that affect not only our business, but our everyday lives as well.

On the other hand, with every challenge or situation, there will also be opportunities. Oftentimes it requires looking at situation from a totally different perspective than we have in the past. That in itself is a challenge because we are creatures of habit and tend to get comfortable in our approach to business or family life. Comfort often blinds us from certain realities and leaves us in a rut. As you know a "Rut is a Grave with No Ends".

For all of us, whether hoteliers, or some other profession, each day as well as a new year brings challenges and opportunities. Let me encourage you (as well as myself) to look at each challenge as an opportunity. Let's really look at each challenging situation and ask ourselves: What can I do differently or how do I turn this around? Maybe it's just realizing the season we're in and persevering.

Whatever your situation or challenge, let me encourage you to figure out how to make 2012 your best year ever. From the entire team here at RCI Insurance Group and the National Hotel Insurance Program, we pledge to do what we can to help you have a great year. Let us know how we can help you.

MAY 2012 BE YOUR BEST YEAR EVER!

Best Wishes for a Prosperous 2012,

Mick Cottom

Driving in the Snow

Submitted By: Jeri Giles

The best advice I can give you about driving in snow is "DON'T DO IT" but unfortunately there are times when you must. Here are some suggested tips for those times when we have to drive in snow and ice.

- *Accelerate and decelerate slowly. Applying the gas slowly to accelerate is the best method for regaining traction and avoiding skids. Remember: It takes longer to slow down on icy roads.*
- *Drive slowly. Everything takes longer on snow-covered roads.*
- *The normal dry pavement following distance of three to four seconds should be increased to eight to ten seconds. This increased margin of safety will provide the longer distance needed if you have to stop.*
- *Keep the heel of your foot on the floor and use the ball of your foot to apply firm, steady pressure on the brake pedal.*
- *Don't power up hills. Applying extra gas on snow-covered roads just starts your wheels spinning. Try to get a little inertia going before you reach the hill and let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed and proceed downhill as slowly as possible.*
- *Don't stop going up a hill. There's nothing worse than trying to get moving up a hill on an icy road. Get some inertia going on a flat roadway before you take on the hill.*
- *Stay home. If you really don't have to go out, don't. Even if you can drive well in the snow, not everyone else can. Don't tempt fate: If you don't have somewhere you have to be, watch the snow from indoors.*



PLAN TO BUY AN AUTO IN 2012?

Written By Rhonda Bennett

Planning to buy a new or used auto in 2012? Be sure to check out the Auto Crash Test Ratings before you buy. Go to http://www.iii.org/auto_crash_test/. This is the Insurance Information Institute website. (Use underscore between auto_crash and crash_test).

There are four ratings: **G** for *Good* (this is the best rating); **A** for *Acceptable*; **M** for *Marginal*; and **P** for *Poor*.

I currently drive a 2005 Dodge Caravan. The overall rating for my vehicle is an **A Acceptable**.

Now, the 2012 Dodge Caravan has an overall rating of **G**. In fact, the 2012 Dodge Caravan rates **G** in all categories, frontal crash test, side, rollover and rear. So, should I decide to purchase a new minivan, I will feel comfortable with replacing the 2005 Dodge with the 2012 model.

Check out the website. You may even be able to watch the crash test of some of the vehicles on IIHS You Tube channel.

Have a Happy New Year and Safe 2012!



Optimism

Written By: Amber Helmuth

"While we may not be able to control all that happens to us, we can control what happens inside us."
--Benjamin Franklin

"An optimist sees an opportunity in every calamity; a pessimist sees a calamity in every opportunity."
--Winston Churchill

"If you think you can do a thing or think you can't do a thing, you're right."
--Henry Ford

Studies have shown that people with optimistic attitudes tend to live longer and healthier lives than people with pessimistic attitudes. Optimists also tend to have better personal and professional relationships. January is the perfect time to pick out those New Year's Resolutions. This year, choose to think positive thoughts. You will be happier – and so will the people around you!

Personal Property Coverage

Submitted By: Roilene Blan

With the beginning of a new year, now is the time to assess what you own and determine how much your belongings are worth. Once the value is determined, you want to make sure they are adequately covered.

A Scheduled Personal Property endorsement on your Homeowner Insurance Policy protects possessions such as jewelry, guns, furs, and other items that exceed normal limits under your regular Home Insurance Policy. These limitations are defined in your policy. Additional premium will be based upon the amount of coverage needed for each item.

Keeping a record, (such as pictures, receipts, etc.) is important to ensure your possessions are protected properly should a disaster occur.

New Year's Day Prayer For All:

Dear Lord,

So far this year I've done well.

I haven't gossiped, I haven't lost my temper, I haven't been greedy, grumpy, nasty, selfish, or overindulgent. I'm very thankful for that. But in a few minutes, Lord, I'm going to have to get out of bed, and from then on, I'm probably going to need a lot more help.

Amen

Installation Business

Written By: Nicole Lewis

Do you install equipment or property into a building or structure? If so, you may need an installation floater. Most standard business policies do not cover property at the job site. An installation floater will cover the property while it is being transported to the job site and while it is at the job site. These policies can cover materials, equipment and sometimes even personal property while in transit, while being installed and until coverage ends according to the terms of the policy. The property can be anything from cabling to sheet metal and many other items. I worked with a contractor that had a large spool of cable stolen from a job site. Fortunately he had an installation floater and the \$40,000 spool of cable was replaced. Replacing such inventory could be a devastating loss to a business. Typically installation floater policies are not expensive policies and can be quoted with relative ease. Please let us know if you would like us to quote this for your business.

Oxygen Masks

Written By: Chet Cottom

Looking at the New Year is always a special time for me. I enjoy setting goals and looking towards things that I can improve on and trying to find ways to do things better. This year as I am going through the process I wanted to get my family and friends involved (because everyone knows those around you need to improve more than we do ourselves).

A picture came to my mind that I just could not block out. **"The Oxygen Mask on an airplane"**! Then it all came crashing down around me. If I want to make my family, friends, clients, and associates better..... the first thing I have to do is make myself better. The instructions on the oxygen mask are pretty clear, "In case of emergency secure your oxygen mask then if you have children help secure theirs."

So my goal this year is to put my oxygen mask on or to improve myself before I worry about other people's improvements. By making self-improvements, I will be able to better serve my clients, family, and my community. So if you have a specific area we need to improve on in our service for you, here is an opportunity to voice it to me. I already have some ideas but would value your input as well. Give me a call (918-341-6081) or send me an email (ccottom@rci-insurance.com) and I will try to improve in the areas needed to make us a more trusted partner for you.

I hope you will join me on a quest to make ourselves better.

Don't forget to check out our website at www.rci-ins.com. If you miss any of our newsletters, just check our website!

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Thank you to all our clients who sent us many referrals over the year 2011.

Sunny Patel	Maria Bates	Betty Benson	Vijay Patel
Mike Patel	Johnny Patel	Shashikant Bhakta	Linda Chambers
Sue & John Chaney	Leslie & Norman Clarke	Jayesh Jain	Gary Couslon
Marilyn Craig	Martin & Betty Daniels	Donna Dellaquila	Jennifer Dennis
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