



RCI Insurance Group

Circle of Safety

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Thoughts for Success

Walks of Life

Putting yourself in someone else's shoes means identifying with that person's perspective and circumstances. This habit increases your understanding of a person and helps you grasp factors you might otherwise overlook.

Have each family member bring a pair of shoes, and have each person try on the different sizes and styles.

Though most of the shoes will not fit well, trying them on – or thinking about it – can provide a new appreciation for others' physical size and differing responsibilities.

Discuss how each family member sees life differently and look for ways each family member can understand others' perspectives and appreciate others' strengths.

Character of the Month:

Sensitivity

1. Observe Closely
2. Listen Carefully
3. Try to Understand
4. Empathize
5. Do What You Can



FROM THE OFFICE OF MICK COTTOM:

We've bid farewell to 2010 and here we are already in 2011. Have you made any New Year Resolutions? Have you set any goals for the year? Statistics show that one of the keys to keeping your New Year

Resolutions or accomplishing your goals for the year is to write them down. If you write them down and regularly review them, your odds of success increase greatly.

Regardless of your resolutions or goals for 2011, whether a better job, a happier marriage, more money or any of 1,000 other things, there are a couple of areas you can work on that don't cost a cent and can pay big dividends going forward.

One of those areas that I want to work on in 2011 is to be more consistent in keeping a journal. Young ladies used to be great at this. I think it was called a diary when I was growing up. Whatever you call it, it can sure come in handy if you're trying to recall certain things that happened 50 or 60 years ago.

A few years back my daughter asked me to complete a "book" called "The Legacy of My Father". It asks questions going back to early childhood through my adult life. It would certainly be an easier task had I kept a journal through the years. Many of the questions bring back vague memories, but thoughts or notes from earlier times would sure be helpful. One of my goals is to finish the "book" in 2011.

Another area I want to improve and I hope each and every one of you will join me, is just to slow down and listen to those around me. In today's "techno" world, it seems we are losing a lot of our interpersonal skills. Oh yes, we "talk" a lot – at least on social media: Twitter, Linked-in, Facebook pages, fans, friends and the list goes on and on. But how do we interact face to face? Are we setting a good example for the younger generation?

From my observations, it seems that we are so used to "chatter", that we don't take time to just get still and reflect. Nor do we get still and engage in a two way meaningful conversation. Oh, we see hundreds of "Facebook" and other social media posts, a lot of "texting" but very little meaningful conversation. Don't get me wrong, social media has its place and texting can be a useful tool. I just don't think that "electronic" communication can fully replace a face to face conversation to convey "a caring attitude" that seems to be disappearing from our culture today.

I believe we can all make a difference in our World. Be kind to yourself and all those around you. Be an encourager and let's make 2011 our "Best Year Ever".

Again, all of us here at RCI want to wish you a Happy & Prosperous New Year!

Regards,

Mick Cottom

Candle Safety

Submitted By: Tammy Ridgway

1. **NEVER LEAVE A BURNING CANDLE UNATTENDED**
2. **NEVER PLACE A BURNING CANDLE NEAR SOMETHING THAT CAN CATCH FIRE**
3. **KEEP BURNING CANDLES OUT OF THE REACH OF CHILDREN OR PETS**
4. **KEEP CANDLES AWAY FROM DRAFTS AND VENTS**
5. **TRIM WICKS TO 1/4" PRIOR TO EACH USE**
6. **NORMALLY DON'T BURN CANDLES MORE THAN FOUR HOURS AT A TIME**
7. **EXTINGUISH TAPER OR PILLAR CANDLES WHEN THEY GET WITHIN 2" OF THEIR HOLDERS**
8. **ALWAYS USE CONTAINERS THAT HAVE BEEN MADE FOR CANDLE USAGE**
9. **DISCONTINUE USE OF A CONTAINER CANDLE WHEN 1/2" OF WAX REMAINS**
10. **KEEP MATCHES, WICK TRIMMINGS AND FOREIGN OBJECTS OUT OF THE CANDLE WAX**

January Fun Facts

Submitted By: Karen Phillips

January in the Northern Hemisphere is the seasonal equivalent to July in the Southern Hemisphere and vice versa.

According to Facebook users, January is "Change Your Profile Picture To A Muppet" Month.

January 1st, 1776, the first American flag, the "Grand Union" was presented. Betsy Ross later added the stars in place of the Union Jack.

Leap years exempted, January always begins on the same day as October.

In leap years, January always begins on the same day as April and July.

The Chinese floral emblem of January is the plum blossom.

January is National Soup Month in the United States.

The first SuperBowl was held at the L.A. Coliseum on January 15, 1967.

Jerry Rice has the most touchdowns in a SuperBowl (8).

****Birthstone- Garnet Flower: Carnation****

Winter Driving in Oklahoma

By: Chet Cottom

Winter driving in Oklahoma and abroad presents a number of challenges to both you and your car. Cold weather tests the limits of your car's mechanical abilities. Treacherous driving conditions test your abilities as a driver.

The consequences can be disastrous. You could end up sliding towards a guard rail wondering if your affairs are in order, or, as Dave Barry would say, stuck on a deserted road and then passing through the digestive system of wolves. It pays to be prepared. What can you do to get ready for the snow and sleet-covered roads and dipstick-freezing temperatures? Plenty!

Here are some tips that we hope you find useful:

- Get a tune-up
- Check your Battery
- Check Coolant
- Fix any Leaks
- Check your wipers
- Keep your gas tank full
- Fill your washer fluid
- Carry Sand Bags
- Know your car
- Get Snow Tires
- Carry Supplies
- Have a phone
- Clean off your car
- ***Go Slow – this may be the most important. Just reduce your speed and take your time if you have to drive in the winter mess.***

This is just a quick list of things you can do to be safer during the winter. If you would like the full report please contact us and request it.

NEW YEAR SUPERSTITIONS

Submitted By: Kylie Proffitt

Letting the Old Year Out

At midnight, all the doors of a house must be opened to let the old year escape unimpeded.

Make Noise

People believe that the Evil One and his attendants and servants hate din and loud noise. So, scare them away by being as loud in New Year's celebrations as possible. Church bells are rung at midnight for the same reason.

Kiss at Midnight

It is believed that kissing at midnight ensures that affections and ties will continue throughout the New Year. On similar lines, it is said to not do this would be to set the stage for a year of coldness.

Eat Black-Eyes Peas

In Southern part of the United States it is said that eating of black-eyed peas on New Year's Day will attract both general good luck and money in particular to the one doing the dining.

Stock Up Cupboards and Wallets

It is believed that cupboards stocked up with food and wallets and purses full of money bring prosperity in New Year. Similarly, empty pockets or empty cupboards on New Year's Eve portend a year of poverty.

Do not Wash Dishes

In several societies washing dishes and doing laundry on New Year's day is said to lead to a death in the family during the year. Many people do not even wash hair on New Year day.

The Direction of Wind

The direction of wind during sunrise on New Year's morning prophesies about the coming year. Wind from south foretells fine weather and prosperous times ahead while wind from north foretells bad weather.

Wind blowing from east foretells natural calamities and wind from west foretells plenty of milk and fish for all but death of a person of great national importance. No wind means joy and prosperity throughout the year.

Be Polite

People say that one should behave nicely on New Year's and must refrain from using foul language. Ghost

Time for Inventory

By: Nicole Lewis

Now that we are all recovering from the hustle and bustle of the Christmas season, it's time to take an inventory. Whether for your home or business, an inventory at the time of a major loss can save both time and heartache. It is often difficult to remember all the items we have collected throughout the years. With an inventory, you will have a place to start. You can take photos or a video camera and simply walk through your home or business opening all cabinets, drawers and closets to film. For larger items or more expensive items it is also good to have a list with manufacturer, year purchased, the place you purchased it, purchase price and serial number. In the event of a break-in this information will also be useful for the police when trying to recover your possessions. Once you have completed your inventory it is best to store it away from the home or business. It also helps to have more than one copy. If you have any questions, feel free to contact our office for more information.



New Year's Resolution – Your Insurance

By: Amber Helmuth

January is the month for making New Year's Resolutions. This year, make it a priority to review your insurance with an insurance professional. Here are some things that you should review on your personal auto policy:

1. Level of coverage on auto insurance – Although Oklahoma drivers are only required to carry the minimum level of coverage required by the state, it is extremely easy to exhaust those limits quickly. Many people do not know that if you are found to be at-fault in an accident and you do not have enough insurance to cover all the medical expenses and property damage caused by the accident, it is possible to personally be held responsible for the remaining debt. Increasing your liability limits is usually inexpensive (often just a few dollars each month!), and is a small price to pay to properly protect your assets.
2. Uninsured/underinsured motorists coverage – This coverage is becoming more and more important as the number of uninsured drivers in Oklahoma increases. In the last seven years, the percentage of uninsured motorists in Oklahoma has increased from 14.9% in 2003 to 24% in 2009. This does not include underinsured motorists.
3. Discounts – Most companies offer several discounts that can help lower your premium.

Insurance does not come in "one-size-fits-all." To choose a policy that is tailored specifically to your individual needs, call us and let us review your coverage and answer any questions you may have.

