



# *RCI Insurance Group*

## *Circle of Safety*

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### *Words of Wisdom*

.Any people that would give up liberty for a little temporary safety deserves neither liberty nor safety.

**Benjamin Franklin**

Our constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other.

**John Adams**

Can the liberties of a nation be sure when we remove their only firm basis, a conviction in the minds of the people, that these liberties are a gift from God? **Thomas Jefferson**

The Constitution is not an instrument for the government to restrain the people, it is an instrument for the people to restrain the government.

**Patrick Henry**

We base all our experiments on the capacity of mankind for self-government.

**James Madison**

Government is not reason; it is not eloquence. It is force. And force, like fire, is a dangerous servant and a fearful master.

**George Washington**

A generous parent would have said, 'if there must be trouble, let it be in my day, that my child may have peace.'

**Thomas Paine, Common Sense**



### **FROM THE OFFICE OF MICK COTTOM:**

Well summer is here, and here's hoping everyone is enjoying the summer with family and friends. Hopefully you are finding ways to beat this Oklahoma heat. Whatever you're doing, take proper precautions to avoid over exposure to the sun and heat. Most of us like to "have fun in the sun", but we need to observe some common sense precautions. A quick internet search will give you a lot of ideas and tips on coping with the heat and cost saving ideas.

I hope everyone had a safe and fun 4<sup>th</sup> of July. From my childhood, the 4<sup>th</sup> of July has always been a special holiday. Family, fireworks, hotdogs, lemonade, apple pie and the American Flag are all part of my memories. I was raised on a dairy farm, and growing up my Dad would always make a 10 gallon can of pink lemonade for the 4<sup>th</sup>. We sold our milk in 10 gallon cans to the milk processors. That just shows how old I must be getting. Probably a lot of you have never seen a 10 gallon milk can.

It is still a very special day and I always pause to think of the sacrifices our Fore Fathers made in laying the foundation of this great nation of ours. Certainly we all can appreciate the sacrifices they made, but their wisdom that is reflected in the Declaration of Independence and our Constitution is timeless. Certainly the principles they espoused are some that we need to continually remind ourselves of. The principles of hard work, self reliance, and minimal government intrusion are principles that will serve us well even in these times.

Certainly the times have changed over the past two centuries, but certain principles are timeless. We must all become involved in the democratic process this great nation was founded upon. One part of that process means registering and voting. But registering and voting isn't enough. We must educate ourselves as to what each candidate stands for and how we think they will represent us in whatever office they are seeking.

Let's forget party affiliations and determine which candidate will best represent our views in preserving and protecting this great nation of ours. The campaigning for the fall elections will soon be in full force, so take some time and get to know the candidates. Don't be the cynic that says, "It doesn't matter anyway." Your vote does matter, plus it gives us a right to complain if we're not happy.

So much for politics, enjoy the rest of your summer. Have fun and be safe. And as always, if there's anything RCI Insurance Group can do for you, just let us know.

Regards,

*Mick Cottom*

## Useless Trivia

1. When you cross cattle with a buffalo, what do you get?
2. Fish travel in schools; what about whales?
3. How many beats per second does a bumblebee flap its wings?
4. How many hairs does the average human scalp contain?
5. What are the seven colors of the rainbow?
6. How many sides are there to a snow crystal?
7. When lions and tigers mate, what do you call their cubs?

### Answers:

1. Beefalo
2. They get together in gamas or pods.
3. 160
4. Between 120,000 & 150,000
5. Red, orange, yellow, green, blue, indigo, and violet.
6. Six
7. Ligres when the father is a lion; tigons or tiglons when the father is a tiger.

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## Independence Day Knowledge

By: Kylie Proffitt

When the war ended in 1783, July 4th became a holiday in some places. In Boston, it replaced the date of the Boston Massacre, March 5th, as the major patriotic holiday. Speeches, military events, parades, and fireworks marked the day. In 1941, Congress declared July 4th a Federal holiday.

The flag may be displayed for twenty-four hours if illuminated in darkness. When not on display, the flag should be respectfully folded into a triangle, symbolizing the tricorne hats worn by colonial soldiers in the Revolutionary War.

There is no official designation or meaning for the colors of the flag. There is no record stating why red, white, and blue were chosen for the flag. However, when the Great Seal of the United States was chosen this is what was listed for them: white for purity and innocence, red for valor and hardiness, and blue for vigilance, perseverance, and justice. Folktales say that George Washington interpreted the flag in this way: the stars were taken from the sky, the red from the British colors, and the white stripes signified the secession from the home country.

Betsy Ross, according to legend, sewed the first American flag in May or June 1776, as commissioned by the Congressional Committee.

Both Thomas Jefferson and John Adams died on Independence Day, July 4, 1826.

The origin of Uncle Sam probably began in 1812, when Samuel Wilson was a meat packer who provided meat to the US Army. The meat shipments were stamped with the initials, U.S. Someone joked that the initials stood for "Uncle Sam". This joke eventually led to the idea of Uncle Sam symbolizing the United States government.

*"It ought to be solemnized with pomp and parade, games, sports, guns, bells, bonfires and illuminations, from one end of this continent to the other, from this time forward forevermore."*  
-John Adams

### Busting Your Bubble –By: Anita McAlexander

Have your family gather a basketball, a balloon, and a needle.

Explain that the balloon represents happiness, the basketball represents joyfulness, and the needle represents the hard times that come our way through life.

If our outlook depends upon an emotion, the trials that come our way will "pop" our happiness. If we have a joyful perspective, the external problems will not deflate our internal attitude and we will overcome challenges with a joyful attitude.

Discuss with your family what attribute fills their lives: fragile happiness or lasting joy.

# *Boat Safety*

*By: Rhonda Bennett*

There are thousands of recreational boating accidents per year. Contributing factors to these accidents include traveling too fast for water or weather conditions, driving under the influence of drugs or alcohol, failing to follow boating rules and regulations, carelessness and inexperience.

To prevent boating accidents, we offer these safety suggestions:

## **Care and protection of vessel**

1. Check weather forecasts before heading out.
2. Let someone know where you're going and when you expect to return.
3. Check engine, fuel, electrical and steering systems, especially for exhaust-system leaks.
4. Carry one or more fire extinguishers, matched to the size and type of boat. Keep them readily accessible and in condition for immediate use.
5. Equip the vessel with required navigation lights and with a whistle, horn or bell.
6. Consider additional safety devices, such as a paddle or oars, a first-aid kit, a supply of fresh water, a tool kit and spare parts, a flashlight, flares and a radio.



# **DO YOU HATE INSURANCE?**

*By: Tommy Harvey*

Everyone hates insurance, because it costs too much and they never have to use it. I hear this at least once a day. People call and say they have had insurance for ten years, never had to use it, and want to know why their rates have increased. Insurance works due to the law of large numbers. Meaning, companies insure millions of people rather than a couple hundred. This allows for there to be lots of losses, which there are, and still allow the companies to come out profitable, sometimes. The insurance companies do not always make money, especially here in Oklahoma. One of the companies I insure with paid out three dollars for every dollar they brought in. In case you haven't realized there are a lot of storms in our state. And roofs are very expensive. All it takes is one person in a neighborhood getting a roof replaced, and the next thing I know everyone in that neighborhood I insure calls and says "John down the road got a new roof so I think I need a new roof". If we turn it in as a claim and the adjustor comes out and finds no damage and there in no money paid, it is still a claim on your insurance. Therefore, you want to be sure that you do have damage before calling your agent and turning in a claim.

Nearly every person I speak with wants the cheapest, highest deductible coverage with no extras. This is not the response I hear once there has been a claim. Everyone then thinks they had all the extras, rental car, towing, roadside assistance, and low deductibles. I offer this coverage up front, and you can add them at a later point. You cannot add them after an accident. Apparently a lot people don't know this. I cannot count the number of times someone calls from the side of the road and wants to know if they have comp and collision, and I say no and they want to add it after hitting the deer in the road. Insurance does not work that way.

Okay, time for the bad news. Rates are increasing statewide. The good news is RCI is an independent agency and we represent several companies. So you have an option when your rate increases. You are not stuck with only having an agent that can offer one company. I am sure several clients will be upset and shop around for cheaper coverage, but you will find all companies are having rate increases. The difference here is I am telling you about it. Other companies will spend a billion dollars advertising how low their rates are when in fact, the larger companies that you see on TV are having the highest increases. Do not lower your coverage to get cheaper rates! You will have an accident or claim on your home, and you will be upset you lowered your coverage to save the \$50. My job is to make sure you and your family are protected in case of an accident. The insurance I provide you with will protect you, and provide you with security. If you have any questions for me please let me know. I can always be reached on my cell phone at 918-636-1550.

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Don't forget to check out our website at [www.rci-ins.com](http://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.

*We wish to extend our sincere appreciation to Tommy Harvey @ RCI for the professional way, exceptional courtesy, and unbelievable patience shown in our business dealings. Tommy should be considered an extremely valuable asset to your company. – Martin & Betty Daniels, Claremore OK*

### **Tell Others About Us And Win a Prize**

**Congratulations to this month's winner, Usman Azhar!! Usman has won a \$25 Visa 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 week's 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!**

*Thank you!* **Thank you!** THANK YOU! **Thank you!**